

credit union magazine

INDEX, 1974

ABA Routing Numbers: "CU News" S 22
Abate, Robert P.: "New Twists in a New Era" My 17
Aberdeen Proving Ground FCU: "CU Camera" Mr 27
Abilene Teachers FCU: "Beware the Auto Retrieval Agency" D 11
Abusug, Bella S.: "Money Is Power" Jy 15
Accounting: "CU News" Jy 19; "I'd Like to Know" Ja 18, N 14
Accounting, Electronic: see Data Processing
Accounting, FCU Standards: "CU News" N 16
Accounting and Reserves Study Team: see CUNA FCU Accounting and Reserves Study Team
Accounting Machines: "Some More Good Ideas" Je 29
Accounting Manuals, NCUA: "I'd Like to Know" Jy 45
Acord, Kathy: "Here's What We Think" Ap 44
Acronyms: "Acronyms We Have Come to Know and Live With" Ag 37
Actions Equity CU: "CU News" F 18
Adams, John W.: "Annual Meeting News" Je 6; "CU News" Ja 15, My 16; "The Incredible World of John Adams" N 7; "Plan Regional Seminars on EFTS" Je 13
Addison Industrial CU: "Small CU Section" O 38
Advertising: "Advertise the Movement, Not Individual Credit Unions" Ja 32; "CU Camera" S 32; "CU News" Mr 17; "Here's What We Think" Mr 29; "NAP Focuses on Lighthouse" Ja 30; "NAP Survey Shows CU Awareness Slowly Gaining" Ap 16; "Small CU Section" D 32; see also Billboard Advertising
Advertising: National Advertising Program; Radio Advertising; Television Advertising
Affiliation: see League Membership
Africa Cooperative Credit Union Assn.: "With a Little Help From Friends" Ag 49
Agnello, Rosario: "10 Tell Why They Joined the Movement" Ap 27
Agway Employees FCU: "10 Tell Why They Joined the Movement" Ap 25
Aimone, Paul: "If We Are Doing a Good Job" N 28
Alaska Command FCU: "CU News" Ap 14
Alaska CU League: "CU News" F 18, My 16
Alberta Federation of CU: "CU News" My 16
Albright, Ray: "The Rush to Protect Members' Savings" O 7
Aldrich, Jack: "CU Camera" N 23
Alman, Del, Jr.: "Letters" My 33
Alford, Anthony: "CU News" Je 16
Alician FCU: "CU News" Mr 17
Allen, Karen A.: "Let Youth Do It" O 25
Allen, Earle L.: "CU News" Jy 19, Ag 18
Allair, John: "CU News" Ap 16
Allied Finance Adjustors Conference, Inc.: "Beware the Auto Retrieval Agency" D 12
Allstate Insurance Co.: "CU News" D 13
Alpine CU: "Some More Good Ideas" Ap 30
Amecilie EFCU: "CU News" N 15
American Agricultural Organization Society: "A Look Back: CUNA's 40th Anniversary" Ag 9
American Bankers Assn.: "ABA Finds Delinquency Rising" Je 45; "CU News" Jy 20; "Essential Issues, Crucial Questions" Ja 18; "Trends" Je 35
American Express: "CU News" My 16
American Recovery Association, Inc.: "Beware the Auto Retrieval Agency" D 12
Amis, Tom: "CU Camera" N 23
Anderson, Blaine L.: "Motivating and Training Volunteers" F 26
Anderson, Eldon: "Sex, Credit and Credit Unions" Jy 27
Andrews, William: "CU Camera" S 32
Anglim, Albert: "CU Camera" O 22
Anniversary, CU: "Some More Good Ideas" Ap 32
Annual Meeting, CUNA: see CUNA Annual Meeting
Annual Meetings, CU: "CU Camera" Ap 22; "Some More Good Ideas" My 39
Annual Meetings, Informal: "Some More Good Ideas" O 32
Annual Meetings, League: "Letters" Jy 34
Annual Percentage Rate: "Prime Rate Rise Offers CU Opportunities" Je 32; "Un-Befuddling Prepaid Interest" Ja 38; see also Interest Rates; Truth-in-Lending
Annual Reports, CU: "CU News" Ag 18; see also Financial Reports

Antioch Baptist Church CU: "CU News" Jy 20
Apathy: "Small Credit Union Section" Mr 24
Ariyoshi, George R.: "CU Camera" S 33
Arizona Central CU: "CU News" Ap 14; "Richard Ayres Talks About the U. S. Central" S 17
Arizona CU League: "CU Camera" Ag 23
Arizona Highway EFCU: "CU Camera" Mr 27
Armstrong, Gail D.: "Here's What We Think" N 30
Artemenok, Gene R.: "Some More Good Ideas" My 40, O 33; "10 Tell Why They Joined the Movement" Ap 24
Asher, Norman D.: "Making It Easy for New CU's" Mr 32
Askev, Reuben: "CU Camera" S 33, N 23
Association of CU Women: "ACUW at the Crossroads" Jy 42
Atkins, William A.: "CU News" Mr 17, 18, Je 15; "CUNA Brief Press Funds Transfer" D 28
Atkinson, Robert V.: "CU Camera" D 22; "CU News" Je 16
Atlanta Postal CU: "CU News" O 16
Austin, H. Vance: "A Look Back: CUNA's 40th Anniversary" Ag 12
Automated Clearing Houses: "NCR Goes 'Round the Clock" Ja 13
Automatic Tellers: see Tellers, Automatic
Automobile Leasing: "New Twists in a New Era" My 17
Automobile Loans: "CU News" D 14; "Energy Crisis Dims Outlook for '74" Ja 6; "Trends" F 35, Ap 35, D 35
Automobile Retrieval Agencies: "Beware the Auto Retrieval Agency" D 10
Automobiles—Repossession: "CU News" Ja 15
Autotruck FCU: "Some More Good Ideas" Je 28
Avilla, Mary Elizabeth: "CU Camera" O 23
Ayres, Richard W.: "CU Camera" N 23; "Letters" F 33; "Richard Ayres Talks About the U. S. Central" S 16
Azbell, Judy: "CU Camera" Ja 23
Azoyan, Edward: "CU Camera" Mr 27
Babcock, Joan: "CU News" N 16
Baby Record Book: "Some More Good Ideas" O 33
Baggett, Brian: "CU Camera" Ag 22
Bailey, A. (Paddy): "CU News" O 15
Bailey, Barbara: "Let Youth Do It" O 24
Bain, Conrad: "CU News" F 18
Baker, Byron: "CU Camera" D 22
Baker, Gregory: "Let Youth Do It" O 25, 26
Bandy, CU: "CU News" Je 16
Bank Administrative Needs of Kansas: "CU News" Ag 17
Bank Credit Cards: "Banks Could Take Over Consumer Lending" Ap 7; see also Credit Cards
Bank Holding Companies: "Capital Events" Je 20
Bank Holding Company—Kansas: "CU News" Ag 17
Bank Investment Certificates: "CU News" Mr 17
Bank Loans: "Trends" O 36
Bank Marketing Association: "Un-Befuddling Prepaid Interest" Ja 39
Bank of America: "Four Goals for U. S. Credit Unions" O 14; "Pilot Program Extends to State-Chartered CU's" D 27
Bank Regulation: "Capital Events" S 19
BankAmericard: "Competition and Challenge" D 31; "Energy Crisis Dims Outlook for '74" Ja 11; see also National BankAmericard, Inc.
Banking Study Committee: see CUNA Banking Study Committee
Bankruptcy: "CU News" Ja 15, F 18; "CU's Take Position on FIA, Bankruptcy" F 8; "Essential Issues, Crucial Questions" Ja 12; "Letters" F 32
Bank, CU: "CU News" Jy 19, Ag 17, D 14; "CUNA, Affiliates' Meeting Highlights" D 24; "Letters" Ja 34
Banks and Credit Unions: "Banks Could Take Over Consumer Lending" Ap 6; "Letters" Ja 34
Baranowski, Edward: "Annual Meeting News" Je 9; "Credit Scoring Can Mean Efficiency" Je 39; "CU News" Ja 15; "Highlights From Quarterly Meetings" S 43
Barber and Beuticians CU: "Letters" My 33
Barfoot, Iris: "Student Program Adds to Vermilion's Work Force" Ja 43

Barnes, Carl C.: "CU News" F 17; "The Rush to Protect Members' Savings" O 7
Baron de Hirsch Fund: "A Look Back: CUNA's 40th Anniversary" Ag 9
Baroody, William J., Jr.: "CU News" O 16
Bar, James C.: "Operations / Predictions" Ag 53
Barrett, Fred: "CU News" Ja 16
Barry, Jim: "CU Camera" D 23
Barry, John R.: "10 Tell Why They Joined the Movement" Ap 26
Bauschke, Ray P.: "CU News" S 22
Beales, Bert: "A Look Back: CUNA's 40th Anniversary" Ag 14
Beall, Donald V.: "Counseling Is a Necessity" Ap 42; "Here's What We Think" Je 33
Beasley, William Howard: "Essential Issues, Crucial Questions" Ja 13; "Operation / Predictions" Ag 51
Becklin, Jay: "Energy Crisis Dims Outlook for '74" Ja 6; "Pilot Program Extends to State-Chartered CU's" D 26; "Trends" Ja 36, F 36, Mr 36, Ap 36, My 36, Je 36, Jy 38, Ag 36, S 36, O 36, N 35, D 36
Bedford / Stayvayant CAB Demonstration FCU: "CU Camera" S 32
Bell, Harry J.: "Letters" My 33
Bellenghi, Joseph: "Northeast D.C. Finds Out What Hospitality Is All About" N 41
Benedict, Lee E.: "Capital Events" Ag 20
Bennett, Ferris: "The Building Story Goes On" F 40
Benson, Graham: "CU News" F 18
Berger, Peggy: "CU News" My 16
Bergengren, Roy F.: "Frances Habern Has Her Place in History" Jy 28; "Heads or Tales?" Ag 21; "A Look Back: CUNA's 40th Anniversary" Ag 6; "Money Is Power" Jy 16; "Our First 50 Years" Je 48
Bergengren, Mrs. Roy F.: "CU News" Ag 18; "Frances Habern Has Her Place in History" Jy 28
Bergengren Memorial Museum Library: "CU News" My 16
Bergman (William S.) and Associates: "CU News" S 21
Bernard, R. H.: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 31
Bianchini, Robert V.: "CU News" F 18; "Here's What We Think" My 32; "Letters" Ja 34; "Operations / Predictions" Ag 51; "Rhode Island Reports a Mixed Experience" My 42
Bickel, John A.: "CU News" F 17, Ap 14; "Letters" O 42, 44; "10 Tell Why They Joined the Movement" Ap 27; "30 Ideas You Can Use" Mr 34; "Why Are Credit Unions Tax Exempt?" Ag 34
Bill Payment Service: "CU News" My 16; "NCR Goes 'Round the Clock" Je 10
Billboard Advertising: "CU Camera" F 39
Biles, Charles: "CU News" Mr 18, O 18; "Essential Issues, Crucial Questions" Ja 14
Bianzonette, Roger: "Motivating and Training Volunteers" F 26
Birky, Kenyon: "CU News" Ap 14
Black, Larry: "CU Camera" D 22
Black Hills Chapter: "CU News" Jy 16
Black Hills FCU: "CU News" Je 16
Blaine Community FCU: "Small CU Section" O 38
Blake, Jack: "What's Ahead in the MH/RV Loan Market?" Mr 14
Blake, Richard C.: "Barriers to Communications and Unity" N 10
Blanchard, Larry: "CU News" N 16
Blaesard, Donald W.: "CU News" Jy 20
Board of Directors: "Prestige, Power and Responsibility" My 8
Board of Directors—Compensation: "Small Credit Union Section" Je 23
Board of Directors Manual: "CU News" S 22
Board of Governors of the Federal Reserve System: see Federal Reserve Board
Boeing Employees CU: "CU News" F 17; "Some More Good Ideas" S 40; "10 Tell Why They Joined the Movement" Ap 25
Boettcher, Richard S.: "Barriers to Communications and Unity" N 10; "Money Management for Teenagers" Ap 10
Bohl, R. H.: "CU News" F 17
Bond, Christopher: "CU News" Ap 13

Bonding: "CU News" F 17

Bookkeeping, Electronic: see Data Processing

Bornemann, E. A.: "Here's What We Think" F 32

Bottlecher, Mark T.: "CU Camera" S 32

Bounds, Dean: "CU News" F 17

Bowen, E. R.: "CU News" Je 20

Bowie-Cass Teachers CU: "CU News" Ap 14

Boyd, James: "Northeast D.C. Finds Out What Hospitality Is All About" N 41

Boyd, Mildred: "Frances Habern Has Her Place in History" Je 30

Boynton, Eugene: "Operations/Predictions" Ag 53

Braaten, Harold: "CU Camera" Ag 22; "CU News" Je 16, Ja 19; "More Annual Meeting Photo Coverage" Je 25

Bradley, Joseph: "CU News" F 17

Bradway, Joseph F., Jr.: "CU Camera" Ja 23

Brady, John: "Highlights From Quarterly Meetings" S 44

Bramble, Daniel L.: "CU News" Je 20, N 16

Branch Offices, CU: "Cooperation Bridges 1,500-Mile Service Gap" F 33; "CU Camera" Mr 27

Brands Mart: "Wholesale Purchasing for Members" F 9

Brandt, William: "Energy Crisis Dims Outlook for '74" Ja 9

Brann, Edward R.: "About This Issue" My 5; "CU Camera" My 28; "CU News" Ja 16; "Four Goals for U. S. Credit Unions" O 12; "Prime Rate Rise Offers CU Opportunities" Je 32

Break-Even Analysis: "Income and Expenses Affect Budget Planning" N 37

Brewer, Ellsworth: "Northeast D.C. Finds Out What Hospitality Is All About" N 42

Brewer, Mike: "Letters" Je 36

Brinker, James K.: "CU News" Ap 14

Brinks Money Delivery: "Some More Good Ideas" My 40

Briscoe, Dolph: "CU Camera" N 23

British Columbia Central CU: "CU News" Ag 18, D 13

Brower, G. W.: "Here's What We Think" Je 33

Brown, Dorothy: "Here's What We Think" My 31

Brown, Russell: "Un-Befuddling Prepaid Interest" Ja 39

Brown, Sam: "Letters" S 13

Brown, Terry: "CU Camera" Ja 23

Brown, Tom: "CU Camera" D 23

Brownfield, Lillian T.: "Tornado Kills Manager in Ohio" My 26

Broxterman, E. F.: "Capital Events" Ja 19

Brueggemann, Joseph F., Jr.: "CU Camera" Ag 23

Bruggmann, Otto: "Some More Good Ideas" O 33

Bruno, Joe: "Small CU Section" O 38, D 32

Brusow, Mel: "More Annual Meeting Photo Coverage" Je 25

Buckek, Linda: "CU Camera" Ja 22

Buckles, Donna H.: "Advertise the Movement, Not Individual Credit Unions" Je 32; "Here's What We Think" Mr 29, Ap 44, My 32

Buddy System, CU: "Small CU Section" Ag 26

Budgets, CU: "Anatomy of a Budget" F 42; "Concerns of the Budgeteer" Ag 39; "Income and Expenses Affect Budget Planning" N 37; "The Nuts and Bolts of Budget Planning" Ag 38

Budzilka, Terry: "Student Program Adds to Vermilion's Work Force" Ja 43

Buechler, Roger: "CU Camera" Je 40; "YIB Has the Why and How To" O 26

Building Representatives: "Some More Good Ideas" My 38

Buildings, CU: "The Building Story Goes On" F 40; "CU Camera" Ja 23, Mr 27, My 29, Ag 23, D 22; "Northeast D.C. Finds Out What Hospitality Is All About" N 41

Buildings, League: "CU Camera" Ag 23

Bulletin Boards: "Small CU Section" Je 22

Bulyk, George: "Here's What We Think" F 31

Bunting, John R.: "CU News" S 21

Burbank Schools EFCU: "CU News" My 16

Burchell, Tom: "CU Camera" S 33, N 23

Burns, Arthur: "Capital Events" S 20

Burns, Jerry: "CU Camera" Mr 26; "Heads or Tales?" Ag 21

Burroughs Student CU: "CU News" My 16

Burraw, Harold: "Energy Crisis Dims Outlook for '74" Ja 11; "Women Are Not Being Treated Fairly" Je 32

Bus Transportation: "Letters" F 32

Butler, Bobby: "Bobby Butler to the Rescue!" F 6; "New Twists in a New Era" My 17

Butler, Paul D.: "Our First 50 Years" Je 51

Butler Employees CU: "The Incredible World of John Adams" N 7

Byerly, Sam J.: "CU Camera" Mr 27

Caldwell, Michele: "CU Camera" N 22

California Central CU: "CU News" N 15

California CU League: "CU News" Ja 20; "Money Is Power" Ja 15

California CU League Data Processing Service: "CU Camera" My 28

Callen, Paul W.: "Doing Away With Co-makers" Je 42

Campbell, Andrew M.: "CU News" My 16

Campbell, F. J.: "Here's What We Think" Mr 30

Can-Am Club Internationale: "Wholesale Purchasing for Members" F 9

Canadian Cooperative Credit Society: "CU News" Mr 18, Ja 19, N 15

Canadian CU Institute: "CU News" Ja 19, S 22

Canadian Small Loans Act: "CU News" O 16

Canadian Westinghouse Employees CU: "Some More Good Ideas" O 32

Candler, Bob A.: "Here's What We Think" N 30

Cannon, William: "Pensioners on Payroll Deduction" Mr 44

Cape Cod FCU: "CU Camera" Ja 22

Capital Chapter (Kansas League): "Some More Good Ideas" S 40

Capital Educators FCU: "Some More Good Ideas" My 38, 39

Cappiello, Steve: "CU News" F 18

Cardin, Frank: "CU News" Ap 14

Carlock, Charlene: "CU Camera" N 23

Carlson, Edward E.: "10 Tell Why They Joined the Movement" Ap 24

Carnarvon, Harry A.: "CU News" O 16

Carreter, Harold B.: "CU News" Ja 16; "Tornado Kills Manager in Ohio" My 27

Carre, Horace: "Energy Crisis Dims Outlook for '74" Ja 6

Carroll, Keith: "The Building Story Goes On" F 40

Carter, Thomas: "Pension Funds: A New Money Source" Mr 40

Cary, James L.: "Here's What We Think" "Trends" Ap 43

CASCO EFCU: "CU News" Ap 14

Case, J. Dave: "Money Management for Teenagers" Ap 11

Cash Discounts: "CU News" My 16

Cash Machines: "CU News" Je 16; "NCR Goes 'Round the Clock" Je 10

Cash Protection: "I'd Like to Know" D 45

Cashman, Marvin L.: "A Depositary for Pension Funds" Mr 43

Caskettene, Joseph L.: "CU News" Ja 16

Casper Feds FCU: "Letters" Ja 34

Cassidy, Robert J.: "Letters" My 33

Cavett, Dick: "CU News" Je 16

Center, Jeanine: "CU News" Je 20

Central Bank, CU: see National CU Bank; U. S. Central CU

Central Banks—Europe: "Four Goals for U. S. Credit Unions" O 13

Central CU, U.S.: see U. S. Central CU

Central CU of Michigan: "CU News" N 16; "Letters" F 33

Central CUs: "Letters" F 32; "Richard Ayres Talks About the U. S. Central" S 16; see also U. S. Central CU

Central CUs—California: "CU News" N 15

Central Discount Fund: "Capital Events" Je 20; "Richard H. Grant Speaks Out" D 17

Central State University FCU: "Tornado Kills Manager in Ohio" My 26

Certificates of Deposit: "Energy Crisis Dims Outlook for '74" Ja 6; "I'd Like to Know" Je 18; "Small CU Section" Mr 25, Je 24; "Trends" Mr 35

Certificates of Independence: see Certificates of Deposit

Certified CU Executive Program: "CU News" Ap 13; "I'd Like to Know" My 34

CF&S Steel Corp.: "CU News" Ag 17

Chaffin, Alice: "Here's What We Think" Je 33

Chamois: "Heads or Tales?" Ag 21

Champion ECU: "Some More Good Ideas" My 40

Champion, Carol: "CU News" O 16

Charbonneau, Al: "CU News" S 21

Chargers: "CU News" N 16

Charters, CU: "CU News" F 17

Chase Manhattan Bank: "Cost Is a Factor" N 9; "CUNA Affiliates" Meeting Highlights" D 24; "Pilot Program Extends to State-Chartered CUs" D 27

Check-a-Month Program: "Some More Good Ideas" My 38

Check Credit: "CU News" Ap 14

Checking Accounts: "Letters" Ja 34; "Rhode Island Reports a Mixed Experience" My 42

Checking Accounts—Average Balance: "Pilot Program Extends to State-Chartered CUs" D 27

Checks: see also Drafts, CU

Checks—Average Size: "Pilot Program Extends to State-Chartered CUs" D 27

Checks, Disbursement: "Some More Good Ideas" Je 29

Chestnut Run FCU: "CU News" N 15

Chiarizio, James E.: "CU News" Ja 15

Children's Records: "Some More Good Ideas" O 33

Christmas Clubs: "CU News" D 14; "Small CU Section" Mr 24, Je 24

Church CUs: "CU News" F 17

Cinnater, Elmer F.: "Here's What We Think" F 31

Citicorp: "Competition and Challenge" D 31; "Trends" Ag 35

Clark, Frank: "Let Youth Do It" O 24

Clark, Larry E., Jr.: "CU News" Ag 18

Clark, Robert W.: "Serving Servicemen Overseas" Ja 28

Clemens, Leslie: "CU Camera" Ja 41

Clemens, J. D.: "More Annual Meeting Photo Coverage" Ja 25

Cleveland, Alan: "CU News" D 14

Cogan, John: "CU News" Mr 18

Coin Sorter: "Some More Good Ideas" Ap 32

Collection Agencies: "The Steps Beyond Delinquency" D 7

Collection of Accounts: "Small CU Section" Je 22; see also Delinquency Control

Collection of Shares & Loans: "Some More Good Ideas" O 34

Collins, Richard A.: "Competition and Challenge" D 30; "CU News" D 14

Collins ECU: "CU News" O 16, D 14

Colorado CU League: "CU News" Je 15

Colwell, Bert: "Some More Good Ideas" My 38, 39

Committees, CUNA: see CUNA names of Committees

Comakers: "CU Camera" D 23; "Doing Away With Co-makers" Je 41; "How Others Feel About Comakers" Je 44

Common Bond: "Letters" O 44

Common Cause: "CU News" Je 15

Communications: "Barriers to Communications and Unity" N 10; "I'd Like to Know" Ja 18

Community CUs: "CU News" Mr 17; "Letters" O 44; see also Low-Income CUs

Commuter Service, CU: "Letters" F 32

Compensation, Flexible: "I'd Like to Know" S 38

Competition, CU: see Credit Unions—Competition

Complaint Directory for Consumers: "CU News" Je 16

Confederation of Latin American CUs: "With a Little Help From Friends" Ag 47

Congressmen: "Capital Events" Ag 19

Connecticut CU League: "CU Camera" N 23; "CU News" F 17, O 15; "Richard Ayres Talks About the U. S. Central" S 17

Connecticut Feminist FCU: "CU Camera" O 22

Connecticut State Employees Association CU: "10 Tell Why They Joined the Movement" Ap 25

Consumer Affairs: "CU News" Ag 18

Consumer Complaints: "CU News" Ap 14

Consumer Counseling: "Bobby Butler to the Rescue" F 6

Consumer Credit: "Capital Events" Je 20; "Trends" F 35, Ap 35, O 36

Consumer Credit—Canada: "CU News" Ag 18

Consumer Credit—Discrimination: "Capital Events" N 20

Consumer Education: "I'd Like to Know" Mr 22

Consumer Federation of America: "CU Camera" Je 41; "CU News" Mr 18

Consumer Information: "Some More Good Ideas" Je 30

Consumer Protection Agency: "Capital Events" Ag 20

Consumers Union: "CU News" My 16

Contests, CU: "CU Camera" F 39

Contests, Essay: "CU News" D 14

Continental Illinois National Bank: "CU News" Je 19

Cook, Jim: "CU Camera" My 28

Coolidge, Carol: "CU Camera" My 28

Cooper, Donald K.: "CU News" My 16; "Small CU Section" Ag 26

Cooperative Centrale Raiffeisen-Boerenlevenbank: "Four Goals for U. S. Credit Unions" O 14

Co-operative Credit Associations Act: "CU News" Ja 16

Cooperative Credit Society of Manitoba: "CU News" Je 15, Ag 18, S 22, N 15

Cooperative Teachers CU: "CU News" Je 16

Cooperative Union of Canada: "CU News" Je 15

Cooperatives: "CU News" My 15; "Here's What We Think" Ap 43; "Why Are Credit Unions Tax Exempt?" Ag 34

Corbeil, M. Yvon: "CU News" S 21

Corning, Erastus: "CU Camera" D 23

Couche, Edward F.: "Small CU Section" Ag 26

Counseling: "Counseling: A Basic Credit Union Service" F 10; see also Consumer Counseling: Financial Counseling

Counihan, David: "Tornado Kills Manager in Ohio" My 27

Court Decisions: see Law Suits

Covelli, Patricia: "CU Camera" Ag 22

Cow Bay CU: "LICUs Are Alive and Well" N 41

Credit Bureaus: "Small CU Section" Je 22; "Some More Good Ideas" S 40

Credit Card, CU: "NCR Goes 'Round the Clock" Je 14

Credit Cards: "CU News" Je 15; "Trends" F 36; see also Bank Credit Cards

Credit Cooperatives—Europe: "Four Goals for U. S. Credit Unions" O 12

Credit Discrimination: "I'd Like to Know" D 45

Credit Evaluation: "The Application: First Step to Delinquency" Je 38; "Credit Scoring Can Mean Efficiency" Je 39; "I'd Like to Know" D 45

Credit Scoring: see Credit Evaluation

Credit Union Day: see International CU Day

Credit Union Designation Program: "CU News" Je 19; "I'd Like to Know" F 38; see also Canadian CU Institute

Credit Union Executive: "Our First 50 Years" Je 49

Credit Union Executives Society: "CU News" Je 16; "Do Competition and Technology Threaten Credit Union Identity?" Ag 51; "Frances Habern Has Her Place in History" Je 30; "A Look Back: CUNA's 40th Anniversary" Ag 14; see also CUES

Credit Union Federation of Alberta: "CU News" N 16

Credit Union Future: "CU News" S 21; "Operations/Predictions" Ag 50

Credit Union Legislation Action Committee: "CU News" Je 15

Credit Union Magazine: "Letters" Mr 30; "Our First 50 Years" Je 48

Credit Union Members—Ages: "CU News" Ag 18

Credit Union Members, Resigned: "Some More Good Ideas" O 33

Credit Union Movement: "Advertise the Movement, Not Individual Credit Unions" Ja 32; "Here's What We Think" Ja 33, F 31; "The Years Past, The Years Ahead" Ag 28

Credit Union Movement—Organization Chart: "Prestige, Power and Responsibility" My 7

Credit Union Movement—Unity: "Barriers to Communications and Unity" N 12

Credit Union National Assoc.: "About This Issue" Ag 5; "A Look Back: CUNA's 40th Anniversary" Ag 6; "The Years Past, The Years Ahead" Ag 28; see also CUNA

Credit Union Philosophy: "Here's What We Think" Ja 33; "Our Philosophy Is Still Relevant" D 38

Credit Union Week: see International CU Week

Credit Unions—Alaska: "Frances Habern Has Her Place in History" Ja 29

Credit Unions—Arizona: "CU News" Jy 20

Credit Unions—Asia: "CUNA, Affiliates' Meeting Highlights" D 25

Credit Unions—Canada: "CU News" Ja 15; Ap 14, Ag 18; "Letters" Jy 36

Credit Unions—Competition: "Competition and Challenge" D 30; "Operations / Predictions" Ag 50

Credit Unions—Criticism: "CU News" Jy 20

Credit Unions—Developing Countries: "CU News" Je 15

Credit Unions—Europe: "Four Goals for U. S. Credit Unions" O 12

Credit Unions—Goals: "Four Goals for U. S. Credit Unions" O 14

Credit Unions—Great Britain: "CUNA, Affiliates' Meeting Highlights" D 25

Credit Unions—History: "A Look Back: CUNA's 40th Anniversary" Ag 6

Credit Unions—Identity: "Operations / Predictions" Ag 50

Credit Unions—Investments: "CU News" N 15; "Energy Crisis Dims Outlook for '74" Ja 10; "Trends" Ja 35

Credit Unions—Latin America: "With a Little Help From Friends" Ag 47

Credit Unions—Liquidations: see Liquidations, CU

Credit Unions—Liquidity: "Four Goals for U. S. Credit Unions" O 12; "Richard Ayres Talks About the U. S. Central" S 16; "Trends" Ja 35, Ap 36, Jy 37, S 35

Credit Unions—Losses: "CU News" N 15

Credit Unions—Manitoba: "CU News" D 13

Credit Unions—Organizing: "Making It Easy for New CUS" Mr 32

Credit Unions—Potential: "CUS Must Have a \$1 Million Potential" S 11; "Here's What We Think" O 41, N 30

Credit Unions—Public Opinion Surveys: "How Many Know What a Credit Union Is?" Mr 12

Credit Unions—Services: "CU News" D 14; "Highlights From Quarterly Meetings" S 43; "Operations / Predictions" Ag 51; "We Need More Than Philosophy" D 38

Credit Unions—Size: "CUS Must Have a \$1 Million Potential" S 11; "Here's What We Think" O 41, N 30, D 40

Credit Unions—Statistics: "I'd Like to Know" Je 53

Credit Unions—Study and Teaching: "CU News" Je 16; "Some More Good Ideas" S 41; "Virginia Puts CU Story on Film" S 6

Credit Unions—Subsidies: "Small CU Section" Ag 26

Credit Unions—Taxation: "Capital Events" Je 19, N 20; "I'd Like to Know" F 38; "Letters" O 42, 43; "Why Are Credit Unions Tax Exempt?" Ag 34

Credit Unions—Underdeveloped Countries: see Credit Unions—Developing Countries

Credit Unions—World Extension: "With a Little Help From Friends" Ag 49

Crime: "CU News" Ap 13

Cromer, Ray: "CU Camera" N 23

Crump, Fred L.: "CU News" F 17

Cruz, Henry: "With a Little Help From Friends" Ag 48

CUES Marketing Conference: "CU News" My 17

CUES Operational Techniques Conferences: "Competition and Challenge" D 30; see also Credit Union Executives Society

CUMIS Insurance Society: "CU News" F 17; "CUNA, Affiliates' Meeting Highlights" D 25; "Highlights From Quarterly Meetings" S 44

CUNA Ad Hoc Committee on Uniform Consumer Credit Code: "Hellie Creates New CUNA Committees" Ag 44

CUNA/AID Program: "With a Little Help From Friends" Ag 47

CUNA Annual Meeting: "Annual Meeting News" Je 7; "CU News" My 15; "More Annual Meeting Photo Coverage" Jy 24

CUNA Banking Study Committee: "CUNA, Affiliates' Meeting Highlights" D 24; "Hellie Creates New CUNA Committees" Ag 43; "Highlights From Quarterly Meetings" S 43

CUNA Committees: "Hellie Creates New CUNA Committees" Ag 43

CUNA CU: "CU News" S 22

CUNA CU Funds Transfer Committee: "CU News" My 15, S 21; "CUNA, Affiliates' Meeting Highlights" D 24; "Hellie Creates New CUNA Committees" Ag 43; "Highlights From Quarterly Meetings" S 43; "The Incredible World of John Adams" N 7; "National Share Draft System Being Piloted in Three CUS" N 6; "Plan Regional Seminars on EFTS" Je 13; see also CUNA National CU Plastic Card Committee

CUNA CU Future Committee: "Capital Events" Jy 22; "CUNA, Affiliates' Meeting Highlights" D 24; "Hellie Creates New CUNA Committees" Ag 43; "Highlights From Quarterly Meetings" S 43

CUNA FCU Accounting & Reserves Study Team: "Hellie Creates New CUNA Committees" Ag 44

CUNA Financial Counseling School: "CU News" S 22

CUNA Funds Transfer Committee: see CUNA CU Funds Transfer Committee

CUNA Governmental Affairs Committee: "Capital Events" Ag 20, O 20; "CUNA, Affiliates' Meeting Highlights" D 24; "A Decision-Making Process in Action" F 24; "Hellie Creates New CUNA Committees" Ag 43; "Highlights From Quarterly Meetings" S 43

CUNA International Foundation, Inc.: see "Worldwide Foundation of CU's" Ag 18

CUNA International, Inc.: "A Look Back: CUNA's 40th Anniversary" Ag 14

CUNA International Stabilization, Inc.: "CU News" Je 15; "More Annual Meeting Photo Coverage" Jy 25; "What Effect on Stabilization Plans?" O 9

CUNA League Services and Assistance Committee: Ag 44

CUNA Legislative Forum: see CUNA National Legislative Forum

CUNA Mutual Insurance Society: "Annual Meeting News" Jy 8; "CU Camera" D 23; "CU News" Ja 15, F 17, 18, Mr 17, My 16, Jy 19, S 22; "CUNA, Affiliates' Meeting Highlights" D 24, 25; "Highlights From Quarterly Meetings" S 44; "A Look Back: CUNA's 40th Anniversary" Ag 12; "NAP Focuses on Lighthouse" Ja 31

CUNA-NAFCU Legislative Liaison Team: "Hellie Creates New CUNA Committees" Ag 43

CUNA-NAFCU Merger: "Barriers to Communications and Unity" N 12; "CU News" Ja 16; "NAFCU Withdraws From Talks" My 6

CUNA National Advertising Program Fund Trustees: "Hellie Creates New CUNA Committees" Ag 43

CUNA National CU Plastic Card Committee: "CU News" My 15, 16; see also CUNA CU Funds Transfer Committee

CUNA National Legislative Forum: "Capital Events" Ag 20, O 20; "CU News" D 14; "Hellie Creates New CUNA Committees" Ag 43

CUNA National Retirement Fund: "CU News" Mr 17, Jy 19; "CUNA, Affiliates' Meeting Highlights" D 25; "Highlights From Quarterly Meetings" S 44; "I'd Like to Know" Je 53

CUNA Retirement Savings Fund Trustees: "Hellie Creates New CUNA Committees" Ag 44

CUNA School for CU Personnel: "Letters" Jy 36

CUNA Service Group, Inc.: "More Annual Meeting Photo Coverage" Jy 24; "Richard Ayres Talks About the U. S. Central" S 17

CUNA Supply Cooperative: "CU News" Ja 16, Je 16; "A Look Back: CUNA's 40th Anniversary" Ag 13; see also CUNA Supply Corp.

CUNA Supply Corp.: "Annual Meeting News" Je 8; "CU News" Mr 17, N 16; "CUNA, Affiliates' Meeting Highlights" D 25; "More Annual Meeting Photo Coverage" Jy 25

CUNA Symbol: see Symbol, CUNA

CUNA Task Force on State Supervisory Study: "CU News" Mr 17

CUNA Trademark: see Symbol, CUNA

CUNA Variable Pension Plan: "CU News" Mr 17; "CUNA, Affiliates' Meeting Highlights" D 25

CUNA Washington, D. C. Move: "Highlights From Quarterly Meetings" S 43

CUNA World Extension Dept.: "With a Little Help From Friends" Ag 47

CUNADATA Corp.: "CU News" Ja 15, F 17, Mr 8, My 16, Je 15, N 15, 16; "CUNA, Affiliates' Meeting Highlights" D 24; "Letters" S 12; "A Look Back: CUNA's 40th Anniversary" Ag 14

CUPAC Services Ltd.: "CU News" Ja 15

Curley, William: "CU News" D 14

Curry, Robert L.: "Annual Meeting News" Je 6; "CU News" F 17, Mr 17; "Highlights From Quarterly Meetings" S 44

Custer, Howard C.: "Our First 50 Years" Je 51

Curtis, Floyd: "Here's What We Think" D 42

Customs Inspectors NY FCU: "CU News" N 15

Cyrus: "CU News" Ag 17

Daffron, H. Eugene: "Tornado Kills Manager in Ohio" My 27

Dalton, Thomas M.: "Letters" Ja 34, Mr 31

Daud, Albert: "10 Tell Why They Joined the Movement" Ap 27

Darnis, L. H.: "Letters" N 34

Data Processing: "Making It Easy for New CUS" Mr 32; "Some More Good Ideas" S 40

Davies, Ron E.: "Some More Good Ideas" My 38

Davis, A. M.: "Letters" Jy 36

Davis, Robert: "CU News" Ap 14, Jy 20, N 16

Dawson, Perry: "Beware the Auto Retrieval Agency" D 11; "If We Are Doing a Good Job" N 28

Day Air CU: "CU News" Jy 20

Dearborn FCU: "Cost Is a Factor" N 9; "CU News" F 17; Ap 14; "The Incredible World of John Adams" N 8; "Pilot Program Extends to State-Chartered CUS" D 27; "Some More Good Ideas" O 34

Deaton, Paul D.: "Annual Meeting News" Je 7; "CU News" Ap 14; "Highlights From Quarterly Meetings" S 44; "NCR Goes 'Round the Clock" Je 10; "Plan Regional Seminars on EFTS" Je 13

Debt Adjustment: "Counseling: A Basic Credit Union Service" F 13

Defense CU Council: "Capital Events" S 20; "CU News" Je 15; "Serving Servicemen Overseas" Ja 28

Defense CUS: see Military CUS

DeKalb County Teachers FCU: "Cost Is a Factor" N 9; "Pilot Program Extends to State-Chartered CUS" D 27

Delaware CU League: "Big Brothers Help Small CUS" Je 18

Delinquency: "ABA Finds Delinquency Rising" Je 45; "The Application: First Step to Delinquency" Je 38; "Controlling Delinquencies" N 24; "CU Camera" D 23; "Delinquency Is on the Rise" N 25; "Energy Crisis Dims Outlook for '74" Ja 6; "If We Are Doing a Good Job" N 28; "Prime Rate Rise Offers CUS Opportunities" Je 33; "The Steps Beyond Delinquency" D 6; "Trends" Je 35; see also Collection of Accounts

Delinquency Notices: "Some More Good Ideas" My 40

Deidick, Tommy: "CU News" S 22, N 16

Delony, Roy C.: "Small CU Section" D 32

deMan, Dick: "Some More Good Ideas" O 32

Demand Deposits: "Capital Events" S 20; "Rhode Island Reports a Mixed Experience" My 44; see also Checking Accounts

Demulling, James: "Here's What We Think" Ap 44

Dental Health Maintenance: "Bobby Butler to the Rescue" F 7

Dental Insurance: "CU News" My 16

Depository Institutions Amendments of 1974: "Capital Events" N 19

DeRamus, Joseph: "A Look Back: CUNA's 40th Anniversary" Ag 9; "Our First 50 Years" Je 51

Designation Program: see Credit Union Designation Program and Canadian CU Institute Fellowship Program

Desjardins, Alphonse: "CU News" N 16

Detroit Teachers CU: "CU News" F 17

Deutsche Genossenschaftskasse: "Four Goals for U. S. Credit Unions" O 13

Developing Countries, CU: See Credit Unions—Developing Countries

Dewey, Debra: "Small CU Section" Je 22

Diarra, Bakary: "CU Camera" Ja 23

Dickerson, Paul: "CU News" F 17; "Letters" S 12; "Northeast D. C. Finds Out What Hospitality Is All About" N 44

Dickinson, Fred O. "Bud," Jr.: "CU Camera" N 23

Dickinson Community CU: "Letters" Je 34

Diederich, Jerry: "CU News" Ag 18; "Un-Befuddling Prepaid Interest" Ja 38

Dill, Orin B.: "CU Camera" Ja 23

Direct Deposits: "CU News" D 13; see also Social Security Checks

Direct Deposits, CU: "Pilot Program Extends to State-Chartered CUS" D 27

Direct Mail: "Small CU Section" Je 22

Direct Payments: see Third-Party Payments

Directors, Associate: "Some More Good Ideas" Je 28

Directors, CU: "Here's What We Think" Ja 33; "Some More Good Ideas" O 32; see also Board of Directors

Directors, CU—Insurance Protection: "Capital Events" N 19

Directors, CU—Reimbursement: "Small CU Section" Mr 25

Directors, CU—Training: "Barriers to Communications and Unity" N 11; "Some More Good Ideas" Je 28

Discount Buying: "Bobby Butler to the Rescue" F 8; "Some More Good Ideas" Je 28; "Wholesale Purchasing for Members" F 9

Discount Fund, NCUA: "Capital Events" O 20

Discrimination: "I'd Like to Know" My 34

Disintermediation: "Trends" Ag 36, S 35

D. C. CU League: "Northeast D.C. Finds Out What Hospitality Is All About" N 41

Dibylester, Peter: "Some More Good Ideas" S 40

Dividends, CU: "CU News" Ap 14, Jy 19, D 14; "Energy Crisis Dims Outlook for '74" Ja 10; "Small CU Section" D 32; "Treat Your Savers Fairly" O 40; "Trends" Mr 35

DIWC Presidio of Monterey CU: "10 Tell Why They Joined the Movement" Ap 25

Docking, Robert: "CU News" S 22, D 14

Dodge, Philip J.: "Letters" F 32

Dolig, Thomas: "A Look Back: CUNA's 40th Anniversary" Ag 10

Doig, Mrs. Thomas: "Frances Habern Has Her Place in History" Je 28

Donaldson, Bev: "CU Camera" O 23

Dorr, Phillip G.: "S&L Merges With CU" Je 46

Dougherty, Wylie: "CU News" Mr 17; "Four Goals for U. S. Credit Unions" O 12

Dow Employees CU: "CU News" O 16

Drafts (Loan): see Loans, Point-of-Purchase; Negotiable Orders

Drafts (Share): see Share Drafts

DUCA CU: "Some More Good Ideas" O 32

Dudley, William C.: "CU News" F 18, My 16

Duncan, Joyce: "CU Camera" O 22

Duncan, Walter: "CU Camera" Q 22

Dunham, Richard C.: "Small CU Section" O 38

Durmis, Mary L.: "Here's What We Think" N 30; "Letters" N 34

Duval County Teachers CU: "Doing Away With Co-makers" Je 41

Dwyer, Clyde: "CU News" S 22

Dykstal, Henry: "CU News" Mr 18; "Regional Seminars" N 18

East Moline CU: "CU Camera" D 22

East Providence CU: "Rhode Island Reports a Mixed Experience" My 42

Eberhardt, Dom: "Virginia Puts CU Story on Film" S 8

Ebel CU: "New Twists in A New Era" My 17

Eckard, Willis: "Annual Meeting News" Je 9

Economic Conditions: "Energy Crisis Dims Outlook for '74" Ja 6; "Trends" Ja 36, My 35, Je 35, Je 37, Ag 22, N 35

Economic Forecasts: "Trends" D 35

Economist Newspaper FCU: "CU News" Ap 14

Edmonds, Charles P.: "How Many Know What a Credit Union Is?" Mr 12; "Letters" O 44; "Virginia Puts CU Story on Film" S 6

Edmonton Savings and Credit Union, Ltd.: "Some More Good Ideas" Ap 32, My 39

EDP: see Data Processing

Education, CU: see Credit Unions—Study and Teaching

CUNA Education Dept.; Employees, CU—Training; Membership Education; Schools, CU

Education Loans: "CU News" Je 19

Egin FCU: "The Building Story Goes On" F 40

Elkei, Charles: "A Look Back: CUNA's 40th Anniversary" Ag 13

Elam, Steve: "Energy Crisis Dims Outlook for '74" Ja 6

Eldred, G. Richard: "Energy Crisis Dims Outlook for '74" Ja 7

Electronic Cash Register: "Competition and Challenge" D 31

Electronic Data Processing: see Data Processing

Electronic Funds Transfer: "Banks Could Take Over Consumer Lending" Ap 6; "Capital Events" Ja 20, My 20, Je 19, Ag 20, O 19; "Competition and Challenge" D 30; "CUNA Briefs Press on Funds Transfer" D 28; "CU News" Ja 16, Mr 17, My 15, Je 15, S 21, 22; "Highlights From Quarterly Meetings" S 43; "The Incredible World of John Adams" N 7; "National Share Draft System Being Piloted in Three CUs" N 6; "NCR Goes 'Round the Clock" Je 13; "Plan Regional Seminars on EFTS" Je 13; "Rhode Island Reports A Mixed Experience" My 45; "Richard H. Grant Speaks Out" D 16

Electronic Data Systems, Dallas, Tex.: "CU News" Ja 15, F 17, My 16

Electronic Funds Transfer Seminars: "CU News" O 15; "Regional Seminars" N 18

Elkins, John: "CU News" S 22

Ellington, Duane: "CU News" Je 16

Ellis, Doris K.: "Money Is Power" Je 13

Ellis, John: "Here's What We Think" Je 34

El Paso Teacher FCU: "What's Ahead in the MH/RV Loan Market?" Mr 14

Embezlement: "CU News" My 16

Employee Stock Trust: "Letters" O 42

Employees, CU: "Here's What We Think" Ap 43; "Student Program Adds to Vermilion's Work Force" Ja 42

Employees, CU—Evaluation: "Some More Good Ideas" S 40

Employees, CU—Training: "I'd Like to Know" F 38; "Some More Good Ideas" S 40

Employers Insurance of Wausau: "CU News" F 17

Employment Interviews: "I'd Like to Know" Je 45

Energy Conservation Ideas: "CU News" Mr 18

Energy Crisis: "CU News" F 17, My 15; "Energy Crisis Dims Outlook for '74" Ja 6; "I'd Like to Know" My 34; "30 Ideas You Can Use" Mr 34

Energy Task Force: "CU News" Ap 14

Engelhart, Beverley: "Some More Good Ideas" Ap 32

Ensweller, Richard L.: "Barriers to Communications and Unity" N 10

EOH Employees CU: "Here's What We Think" N 30

Equal Credit Opportunities Act: "CU News" S 22

Equal Employment Opportunity Commission: "Sex, Credit and Unions" Je 26

Erickson, Melvyn J.: "Competition and Challenge" D 30; "Here's What We Think" Ja 33, F 31

Esary, Howard D.: "CU News" Je 16

Estevez, Patricia: "ACUW at the Crossroads" Je 44; "CU News" Je 20

Etienne, Moyta Djimham: "CU Camera" Ja 23

Eurocheque System: "Four Goals for U. S. Credit Unions" O 14

Evans, Herbert: "A Look Back: CUNA's 40th Anniversary" Ag 9, 10

Everett, Chad: "Annual Meeting News" Je 9; "Contributions Lag in National Ad Program" O 46; "CU Camera" Ja 23, S 33; "CU News" Mr 17, Je 19; "NAP Focuses on Lighthouse" Ja 30

Everybody: "CU News" Je 16

Everybody's Money: "CU News" Ja 16, Ap 14, D 14; "I'd Like to Know" N 14; "Our First 50 Years" Je 48

Everybody's Money Idea Booklet: "CU News" Je 20

Ewan, Jackie: "Sex, Credit and Credit Unions" Je 27

Faber, Kevin Scott: "CU Camera" Ja 23

Fair, Tex T.: "Pilot Program Extends to State-Chartered CU's" D 26

Fair Credit Billing: "Capital Events" N 20

Fair Credit Reporting Act: "Capital Events" Je 21

Fairchild FCU: "Serving Servicemen Overseas" Ja 27

Family Members: "Annual Meeting News" Je 9

Fannin, Paul: "Letters" O 43

Farley, Eugene H., Jr.: "Letters" D 44; "Virginia Puts CU Story on Film" S 6

Farr, Melie: "Here's What We Think" Ag 33

Faverman, Sam: "CU Camera" Ap 22

Favicchia, William: "CU News" Ap 14; "Rhode Island Reports a Mixed Experience" My 42

Fazenbaker, John O.: "CU Camera" S 33

Fed Alaska FCU: "Cooperative Bridges 1,500-Mile Service Gap" F 33

Federal Bureau of Investigation: "CU News" Ap 13

Federal CU Act: "Capital Events" Ap 19, Je 21, Ag 20, S 19; "CU News" F 20, Ap 13, Je 15; "A Look Back: CUNA's 40th Anniversary" Ag 10

Federal Employees CU (Oklahoma City): "Could You Turn This Down?" My 22

Federal Financing Bank: "I'd Like to Know" N 14

Federal Funds: "Trends" O 35

Federal Names & Symbols: "CU News" Ja 16

Federal Paper Board ECU: "CU News" Ag 18

Federation de Quebec des Caisse Populaires Desjardins: "CU News" Mr 18

Federation of PCUs: "CU News" Je 16

Feezter, A. M.: "CU Camera" D 22

Feldhaus, Edward: "CU Camera" My 29

Feldman, Edward C.: "10 Tell Why They Joined the Movement" Ap 24

Feldman, Stephen: "LICUS Are Alive and Well" N 41

Feminist FCU: "Money Is Power" Je 13

Ferguson, Al: "CU News" Je 16; "More Annual Meeting Photo Coverage" Je 25

Field Representatives: see Building Representatives

Figel, Helen: "CU News" Ag 18

Fiji CU League: "CUNA, Affiliates" Meeting Highlights" D 25

Filene, Edward A.: "About This Issue" Ag 5; "CU News" My 16; "Frances Habern Has Her Place in History" Je 22; "Heads or Tales?" Ag 21; "A Look Back: CUNA's 40th Anniversary" Ag 6; "Our First 50 Years" Je 48

Filing Systems: "CU Camera" O 22

Filip, Richard: "CU News" Je 17

Films, CU: "CU News" Ap 14

Films, CUNA: "I'd Like to Know" Je 53

Finance, Personal: "Money Management for Teenagers" Ap 10

Finance Companies: "CU News" Mr 17

Financial & Statistical Report: see Financial Reports

Financial Counseling: "Counseling Is a Necessity" Ap 42; "CU Camera" N 23; "Energy Crisis Dims Outlook for '74" Ja 11; "Here's What We Think" Je 33; "Serving Servicemen Overseas" Ja 28; see also CUNA Financial Counseling School

Financial Institutions—Crime: "CU News" 13

Financial Institutions—Public Opinion Survey: "Rhode Island Reports a Mixed Experience" My 44

Financial Institutions Act: "Capital Events" Ja 19, Ap 19, Je 19, Ag 20, S 20, N 20; "CU Camera" Mr 26; "CU News" Ja 15, F 18, Mr 18, Ag 17; "CUs Take Position on FIA, Bankruptcy" Mr 8; "A Decision-Making Process in Action" F 24; "Essential Issues, Crucial Questions" Ja 12; "I'd Like to Know" Ja 18, Je 53; "Why Are Credit Unions Tax Exempt?" Ag 34

Financial Institutions Act—Bankruptcy Seminars: "CU Camera" Ap 22

Financial Report: "Concerns of the Budgeteer" Ap 39

Finn, Gary: "CU Camera" Je 40; "Two Views on Lending to Youth" S 30; "YIB Has the Why and How To" O 26

First Connecticut CU: "Richard Ayres Talks About the U. S. Central" S 17

First Pennsylvania Feminist CU: "Money Is Power" Je 13

First Women's Bank and Trust Co.: "Money Is Power" Je 13

Flood Insurance: "I'd Like to Know" My 34

Florida CU League: "CU Camera" Je 41, N 23

Flory, Milt: "CU Camera" O 23

Foothills Schools FCU: "CU Camera" My 29

Ford, Gerald: "Capital Events" S 19, O 19, N 20, D 20; "CU Camera" Ag 22; "CU News" S 21, N 16; "International CU Week" O 18; "Letters" D 44

Ford, William F.: "Trends" Je 35

Foreign Currency Change Packs: "Letters" Ja 34

Fort, Gene W.: "Serving Servicemen Overseas" Ja 27

Fort Knox First Student CU: "Let Youth Do It" O 24

Francisco, Dave: "CU News" Je 16

Frank, Douglas G.: "Small CU Section" Ja 24

Frank, Marian: "Tornado Kills Manager in Ohio" My 27

Franklin, John R.: "CU News" N 16

Freeman, John H.: "Some More Good Ideas" Je 30, S 40; "10 Tell Why They Joined the Movement" Ap 28

Friendly CU: "CU News" Je 20

Fujita, S. Neil: "NEW CUNA Trademark Introduced" F 16

Funds Transfer: see CUNA CU Funds Transfer Committee; Electronic Funds Transfer

Future Committee: see CUNA CU Future Committee

Gagnon, George Endore: "Here's What We Think" Je 34

Gailey, Allen J.: "CU Camera" S 33

Gaines, Thomas F. III: "CU News" N 16

Galford, Marvin: "More Annual Meeting Photo Coverage" Je 25

Gallagly, E. J.: "Annual Meeting News" Je 9; "CU Camera" Je 41, S 33; "Here's What We Think" O 41

Galloway, William: "CU Camera" D 23

Ganey, Marion: "CU News" F 18

Gannon, J. Deane: "Capital Events" F 19, Mr 19; "CU News" My 15, Ag 18; "Do Competition and Technology Threaten Credit Union Identity?" Ag 51; "A Look Back: CUNA's 40th Anniversary" Ag 10; "More Annual Meeting Photo Coverage" Je 24

Garnishment: see Wage Garnishment

Garrison, Jasper, Rose & Co.: "NAP Survey Shows CU Awareness Slowly Gaining" Ap 16

Garland, Agnes: "Frances Habern Has Her Place in History" Je 28; "A Look Back: CUNA's 40th Anniversary" Ag 12

Gary (Ind.) Tube EFCU: "CU Camera" Ap 22

Gary Sheet and Tin EFCU: "The Building Story Goes On" F 40

Gas Rationing Coupons: "CU News" F 17

Gasoline Saving: "Letters" F 32

Gaudoin, Edgar C.: "10 Tell Why They Joined the Movement" Ap 28

Gaylord, Dayne: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Gelenius, Woodrow: "Pensioners on Payroll Deduction" Mr 44

Gemmell, Harry: "CU News" My 15

General Motors Acceptance Corp.: "CU News" Ja 15

General Motors CUs: "Energy Crisis Dims Outlook for '74" Ja 10

Genossenschaftliche Zentralbank: "Four Goals for U. S. Credit Unions" O 12

Gentry, Lavelle E. (Pete): "Here's What We Think" D 44

Gerzin, Walter J.: "Big Brothers Help Small CUs" Je 18; "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Gettys, Thomas S.: "Capital Events" Mr 20; "CU News" Je 20

Gibbs, Gary: "The Building Story Goes On" F 40

Gifts: "Some More Good Ideas" My 38

Gifts to Minors: "Some More Good Ideas" Je 29

Gilbert, Edward W.: "CU News" F 17

Giles, Richard Y.: "Our First 50 Years" Je 48

Gilkerson, H. R.: "CU News" O 15

Girl Friday Club: "Girl Friday Club" Je 44

GIRO Systems: "Four Goals for U. S. Credit Unions" O 14

Glasscock, Pat: "Small CU Section" Je 22

Glimmer, Dale: "CU Camera" S 32

Goble, David: "CU News" S 22

Gobble, Don: "Operations / Predictions" Ag 50

Goinen, Robert A.: "Serving Servicemen Overseas" Ja 27

Goldberg, Steve: "Can You Afford Not to Involve Youth?" S 23

Gooch, Peter G.: "Annual Meeting News" Je 7; "CU News" F 17; "Highlights From Quarterly Meetings" S 44

Goodfellow FCU: "CU Camera" Ja 23

Goodwin, Pauline: "Money Management for Teenagers" Ap 10

Government ECU of San Antonio: "CU News" Mr 18; "What's Ahead in the MH/RV Loan Market?" Mr 14

Government Payments: "CU News" Je 15

Government Securities: "CU News" Je 20

Governmental Affairs Committee: see CUNA Governmental Affairs Committee

Graham, Odis: "CU Camera" Je 40; "YIB Has the Why and How To" O 26

Grant, Richard H.: "Capital Events" Mr 20; "Richard H. Grant Speaks Out" D 16

Great Falls Teachers FCU: "CU Camera" Mr 26

Greater Indianapolis Firefighters FCU: "A Depository for Profit-Sharing Funds" Mr 41

Green, John L.: "CU News" Ap 14

Greene, Robert L., Jr.: "CU News" O 16, N 16; "Energy Crisis Dims Outlook for '74" Ja 7; "Our Philosophy Is Still Relevant" D 38

Greenwood, Leslie L.: "Letters" F 32

Gregory, Marion: "Capital Events" Ap 19

Grieser, Kenneth: "CU Camera" Mr 27, Ag 23

Grissteiner, H. M. (Hank): "Letters" Je 34

Groh, John W.: "Motivating and Training Volunteers" F 26

Grose, Gerald: "CU Camera" My 29; "CUs Must Have a \$1 Million Potential" S 11; "Here's What We Think" N 30, D 40

Gross National Product: "Trends" Ag 35

Group Buying Clubs: "Wholesale Purchasing for Members" F 9

Guaranteed Student Loan Program: "CU News" F 18

Gulf Coast Chapter: "CU News" Mr 18

Gunther, Fritz: "What's Ahead in the MH/RV Loan Market?" Mr 14

Habern, Frances: "Frances Habern Has Her Place in History" Jy 28

Haco Employees CU: "CU News" Ap 14

Haden, Fred: "CU News" Ja 16

Hale, John R.: "CU News" Ag 18; "Here's What We Think" Ag 33, O 41

Hall, David: "CU News" Jy 20

Hall, Deborah L.: "Letters" Jy 36

Hall, Gaylon: "Prestige, Power, and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Hall, Keith: "CU Camera" Jy 41

Hallinan, John: "CU News" Ap 14

Hallingstad, John: "CU News" S 22

Halvorsen, Paul: "CU Camera" F 39

Hamilton Standard FCU: "Some More Good Ideas" Je 28; "10 Tell Why They Joined the Movement" Ap 25

Hammond, Eugene: "CU Camera" My 29

Hamre, James C.: "Anatomy of a Budget" F 43

Hanburger, Chris: "CU News" Ap 14

Handy, Robert: "Energy Crisis Dims Outlook for '74" Ja 6; "Some More Good Ideas" My 40

Hank, Armor H.: "Letters" N 34

Hanna, Richard: "Capital Events" Mr 20

Harris, Ethel: "CU News" Ap 16; "Frances Habern Has Her Place in History" Jy 29

Harris, Gus: "CU News" Jy 16

Hawaii CU League: "CU Camera" S 33

Hawthorne, Harvey E.: "Bobby Butler to the Rescue" F 8

Hayes, M. H.: "Here's What We Think" F 31

Head, Loren: "CU Camera" D 22

Healy, Robert: "Un-Befuddling Prepaid Interest" Ja 38

Heber, Paul: "Highlights From Quarterly Meetings" S 44

Heftner, Tom J.: "CU News" N 16

Hegarty, Christopher J.: "New Twists in a New Era" My 17

Heier, William D.: "CU Camera" Ag 23; "CU News" Ja 15

Hein, Edward M.: "Here's What We Think" Ja 34

Heiena (Mont) FCU: "CU Camera" Ag 23

Helle, M. R.: "Annual Meeting News" Je 6; "Capital Events" Jy 22, Ag 20, S 19, O 19, N 20; "CU News" Ja 15, F 17, S 21, N 15; "Helle Creates New CUNA Committees" Ag 43; "Highlights From Quarterly Meetings" S 43; "More Annual Meeting Photo Coverage" Jy 24; "Regional Seminars" N 18; "The Years Past, The Years Ahead" Ag 28

Henderson, Thomas: "Rhode Island Reports a Mixed Experience" My 42

Henley, W. H.: "Cost Is a Factor" N 9; "Pilot Program Extends to State-Chartered CUs" D 27; "We Need More Than Philosophy" D 38

Hermes, Henry: "Letters" My 33

Herring, Louise MacCarron: "CU News" Je 16; "Frances Habern Has Her Place in History" Jy 28; "A Look Back: CUNA's 40th Anniversary" Ag 9; "Operations/Predictions" Ag 51

Hile, E. R.: "More Annual Meeting Photo Coverage" Jy 25

Hill, Ida: "Virginia Puts CU Story on Film" S 8

Hill, John Sprunt: "A Look Back: CUNA's 40th Anniversary" Ag 9

Hildebrandt, Ben: "A Look Back: CUNA's 40th Anniversary" Ag 12

Hillsborough County Teachers CU: "Beware the Auto Retrieval Agency" D 11

Hilfiker, Ira B. (Bud): "Some More Good Ideas" My 39; "10 Tell Why They Joined the Movement" Ap 27

Hinchey, Joseph F.: "CU News" Ap 14

History, CU: see Credit Unions—History

Hobbs, Betty: "CU Camera" O 23

Hoermann, Howard: "Money Is Power" Jy 14

Hofstede, Albert: "CU Camera" D 22

Hoffs, Dennis: "CU Camera" F 39

Hogan, Fred: "A Depository for Profit-Sharing Funds" Mr 41

Hogan, William: "CU News" My 15

Holding Company, Kansas: "CU News" Ag 17

Hollihan, Roy: "CU News" Je 15

Holt, James: "CU News" D 14

Home Improvement Loans: see Loans, Home Improvement

Honduras CU League: "CU News" N 15

Hood, Robert W.: "CU Camera" Ag 23; "Highlights From Quarterly Meetings" S 44

HOPACO FCU: "Here's What We Think" N 30

Hopkins, Esther A. H.: "Letters" Mr 30, My 32

Horwarth, John: "For Good CUs Every Day" Jy 44

Hospitality Community FCU: "Northeast D.C. Finds Out What Hospitality Is All About" N 41

Housing: "Trends" D 35

Housing Act of 1968: "Pension Funds: A New Money Source" Mr 40

Housing and Community Development Act of 1974: "Capital Events" S 19

How to Grant a Loan: "CU News" N 16, D 14

Hoyle, J. William: "CU Camera" D 22

Hughes, William H.: "Small CU Section" D 32

Hundhausen, Betty: "A Depository for Profit-Sharing Funds" Mr 42

Hunt Commission: "Capital Events" Je 19; "Essential Issues, Crucial Questions" Ja 12

Husen, Harold P., Jr.: "Beware the Auto Retrieval Agency" D 11

Hutchinson, John J.: "Some More Good Ideas" Je 28; "10 Tell Why They Joined the Movement" Ap 26

Hyland, Charles: "A Look Back: CUNA's 40th Anniversary" Ag 10

Hytnar, Arthur: "CU Camera" S 32

IBANCO: "CU News" N 16

IBM CUs: see League of IBM ECUs

IBM Endicott EFCU: "Some More Good Ideas" Je 29

IBM Poughkeepsie EFCU: "Some More Good Ideas" Je 29, S 41

ICU Educational and Nonprofit Organizations Retirement Benefit Program: "CUNA, Affiliates' Meeting Highlights" D 24

ICU Government Securities Program: "CU News" Mr 17, Ap 14, Je 15; "Trends" Ap 36, S 35

ICU Services Corp.: "CUNA, Affiliates' Meeting Highlights" D 24; "Highlights From Quarterly Meetings" S 43; "The Incredible World of John Adams" N 8; "Letters" Ja 36; "A Look Back: CUNA's 40th Anniversary" Ag 14; "National Share Draft System" N 8; "Richard Ayres Talks About the U. S. Central" S 16; "With a Little Help From Friends" Ag 49

Ideas, CU: "Some More Good Ideas" Ap 30, My 38, S 40, O 32

Idle Funds: see Central CUs; Credit Unions—Investments; ICU Government Securities Program

Illinois Continental Bank: "Un-Befuddling Prepaid Interest" Ja 38

Illinois CU League: "CU News" Mr 18, D 14

Income Taxes, Municipal: "CU News" Jy 20

Independent Bankers Association of America: "Banks Could Take Over Consumer Lending" Ap 7

Indexation: "CU News" S 21; "Treat Your Savers Fairly" O 40; "Here's What We Think" D 40

Indiana University EFCU: "CU Camera" N 23

Inflation: "Capital Events" N 20; "Letters" O 42; "Treat Your Savers Fairly" O 40; "Trends" Je 35, S 36

Ingram, Robert: "Canadians Prefer to Do It Ourselves" O 10

Institute for CU Personnel: "Tornado Kills Manager in Ohio" My 26

Insurance—Volunteers: "Capital Events" Ag 20

Insurance, Government Deposit: "Capital Events" Ja 21, N 19; "CU News" Mr 18

Insurance, No-Fault Automobile: "CU News" Mr 17

Insurance, Share: "The Rush to Protect Members' Savings" O 6

Insurance, Share (Federal): "Capital Events" Ap 20, My 19; "CU News" F 20; "A Depository for Profit-Sharing Funds" Mr 41

Insurance, Share (State): "Capital Events" Ap 20, My 19; "CU Camera" S 33; "CU News" Ja 16, Ap 13, 14, My 16, D 13; "Letters" Jy 36; "Rhode Island Reports a Mixed Experience" My 43

Insurance, Share (State)—Taxation: "CU News" N 15

Interest Rates: "Capital Events" N 19; "CU News" N 16; "Energy Crisis Dims Outlook for '74" Ja 9; "Prime Rate Rise Offers CU Opportunities" Je 32; "Some More Good Ideas" My 39; "Trends" Ag 35, O 35; "Un-Befuddling Prepaid Interest" Ja 38

Interest Rates—Calculation: "CU News" S 22

Interest Rates—Tax Exemption on Savings Accounts: "CU News" N 15

Interest Rates, Maximum: "CU News" Ja 16, F 18, Ag 18, O 16, D 14; "Prime Rate Rise Offers CU Opportunities" Je 32

Interest Rebates see Interest Refunds

Interest Refunds: "CU News" Ap 14; "I'd Like to Know" My 34

Interlending, International: "CU Camera" Ag 22

Interlending Programs—Latin America: "With a Little Help From Friends" Ag 49

Internal Revenue Study Group: "CU News" S 22

International Association of Managing Directors: "CU News" Ja 16, Je 15; "Rhode Island Reports a Mixed Experience" My 45; "Richard Ayres Talks About the U. S. Central" S 17

International Conference on Cooperative Thrift and Credit: "CU Camera" Ag 22; "CU News" Ag 18, O 15

International CU Day: "CU Camera" N 23; "CU News" Ag 17; "Some More Good Ideas" S 40

International CU Week: "Here's What We Think" My 32; "International CU Week" O 18

International Harvester Farmall ECU: "CU Camera" D 22

Investment Audit: "I'd Like to Know" N 14

Investments, CU: see Credit Unions—Investments

Iowa CU League Marketing Services: "CU News" My 16

Iron & Steel Workers CU: "CU Camera" Ag 22

Iron Mountain-Kingsford Community FCU: "Some More Good Ideas" O 33

Ishpeming Community FCU: "CU Camera" Ap 22

Ison, Patricia M.: "Letters" S 13

Jackson, Robert W.: "What's Ahead in the MH/RV Loan Market?" Mr 14

JACO EFCU: "Small CU Section" D 32

Jacobs, Eleanor: "ACUW at the Crossroads" Jy 44; "CU News" Mr 18; "Frances Habern Has Her Place in History" Jy 30

Jacobson, Annette: "Money Management for Teenagers" Ap 11

Jager, Ken: "CU Camera" D 22

Jamieson, James: "Capital Events" Ap 20; "CU Camera" My 28; "CU News" N 16

Jarvis, William E.: "CU Camera" S 33; "CU News" Ap 14

Jax Navy FCU: "CU News" S 22

Jeannette Glass CU: "Letters" N 34

Jeter, Howard K.: "Annual Meeting News" Je 9

Jewell, Merle B. (Bud): "Some More Good Ideas" S 40; "10 Tell Why They Joined the Movement" Ap 27

Jewish Agricultural and Industrial Assn.: "A Look Back: CUNA's 40th Anniversary" Ag 9

Joanisse, Norbert: "Letters" Mr 31

Job Descriptions: "Small CU Section" Ja 24

Job Performance Analysis: see Employees—Evaluation

Job Terminations: "Small CU Section" Ja 24, Mr 24

Job Training Program: "Student Program Adds to Vermilion's Work Force" Ja 42

Job Turnover: "Small CU Section" Je 22

Johns, Harry: "Tornado Kills Manager in Ohio" My 26

Johnson, Albert: "Capital Events" D 19

Johnson, Baldwin: "CU News" O 16

Johnson, C. A. Douglas: "CU News" O 16

Johnson, Clyde: "CU News" F 17

Johnson, Eugene: "Virginia Puts CU Story on Film" S 6

Johnson, Glen E.: "Doing Away With Co-makers" Je 41

Johnson, Sandie Harris: "CU Camera" Ja 23

Johnson, Alberta: "Money Management for Teenagers" Ap 11

Johnson, E. R.: "Serving Servicemen Overseas" Ja 27

Johnson, Jim: "CU News" Jy 20

Jones, Al: "CU News" Ap 14

Jones, Charles W., Jr.: "Highlights From Quarterly Meetings" S 44

Jones, Nancy: "Virginia Puts CU Story on Film" S 8

Jordan, David: "Money Is Power" Jy 14

Joss, James: "Big Brothers Help Small CUs" Je 18

Judge, Mike: "CU News" Mr 17

Jukes, James W.: "CU News" Ag 17; "Energy Crisis Dims Outlook for '74" Ja 10; "Letters" Je 33

Kaiser, Richard: "CU News" My 16

Kansas Central CU: "CU News" Jy 20; "Richard Ayres Talks About the U. S. Central" S 17

Kansas CU League: "CU News" Ja 16; "Letters" Ja 34, Mr 31; "Richard Ayres Talks About the U. S. Central" S 17

Kansas League Services Corp.: "CU News" F 18

Karpinski, Ronald J.: "Let Youth Do It" O 26

Karschinski, John: "Here's What We Think" D 40

Kavaney, William: "CU News" Ap 14

Keesler FCU: "CU Camera" S 32; "Serving Services Overseas" Ja 26

Kel-Co FCU: "CU Camera" Ag 23

Keller, Frank: "Operations/Predictions" Ag 50; "Some More Good Ideas" Ap 30

Kelley, Richard: "CU Camera" D 22

Kelley, Richard: "CU Camera" Jy 41

Kelley, Ross: "CU Camera" Jy 41

Kelso, Louis O.: "Letters" O 42

Kentucky CU League: "Making It Easy for New CUs" Mr 32; "Tornado Kills Manager in Ohio" My 27

Keppel Plan: "Letters" Je 34

Kerr, Wilfred: "New York League Taps Minority Groups" Jy 18

Keys, Office: "Some More Good Ideas" O 34

Klemle, Marian: "Money Management for Teenagers" Ap 10

Kilton, Marvin: "CU News" Ap 13

Kimbrough, Reed D.: "Let Youth Do It" O 26

Kinney, Dean: "Here's What We Think" O 41

Kirchner, William: "CU Camera" N 22

Kirkland, Myrtice: "CU Camera" N 23

Kirsch, Jim: "Cover" S

Kjesbo, Ron: "CU News" Je 20

Klaetke, Valerie A.: "Money Is Power" Je 13

Klickstein, Fred: "CU Camera" O 23

Knauer, Virginia: "Capital Events" Ag 20; "CU News" Ja 16

Kneebone, Robert W.: "CU News" Mr 18

Koeliker, Paul: "The Building Story Goes On" F 40

Koker, Clinton R.: "CU News" Je 20

Kondus, Louis: "CU Camera" D 23

Kopecky, Willie J.: "CU Camera" Mr 27

Kozmeteky, George: "CU Camera" D 23

Kraner, Georgia: "Here's What We Think" O 41

Kratt, Robert: "CU Camera" D 22; "Highlights From Quarterly Meetings" S 44

Krause, Mary: "Letters" My 33

Kreps, Juanita M.: "Energy Crisis Dims Outlook for '74" Ja 7

Kucera, Frank J.: "CU News" F 17; "Some More Good Ideas" Je 29

Kuka, Phyllis: "Annual Meeting News" Je 9; "CU Camera" S 33; "CU News" Ap 14; "Frances Habern Has Her Place in History" Je 30

Kuyk, Charles F. G.: "CU Camera" D 22

Labanau, Louis: "CU Camera" O 22

Labuda, Joseph E.: "Cost Is a Factor" N 9; "Pilot Program Extends to State-Chartered CUs" D 27

LaChapelle, George R.: "Annual Meeting News" Je 7; "Capital Events" Mr 20, Ap 19; "CU Camera" Ap 22; "A Decision-Making Process in Action" F 24; "Essential Ideas, Crucial Questions" Ja 12; "Highlights from Quarterly Meetings" S 44; "Letters" O 44; "NAFCU Withdraws From Talks" Mr 6; "Some More Good Ideas" O 33; "30 Ideas You Can Use" Mr 34; "The Years Past, The Years Ahead" Ag 28

Ladd, Dawn: "CU Camera" O 22

Laffosse, Mike: "Let Youth Do It" O 25

LaForest, Tom: "Some More Good Ideas" O 33

Lagerman, Richard T.: "CU News" My 16

Lake View CU: "CU News" Mr 18

Lamb, Cynthia S.: "CU News" Ja 15

Lamb, Margaret: "Here's What We Think" Ap 43; "Letters" N 34

Laminating: "Some More Good Ideas" My 38

Lane, Kenneth: "Energy Crisis Dims Outlook for '74" Ja 10

Lange Gardien CU: "CU News" Ap 14

Langley FCU: "CU Camera" Ja 22

Langster, Lee V.: "Here's What We Think" D 40

Lansky, Reuben: "Here's What We Think" Ja 33

Large CUs: "CU News" Je 20

Larson, Joan: "CU Camera" Ap 22

Latin American Federation of CUs: "CU News" N 15

Lau, Anderson: "CU News" O 16

Law Suits, CU: "CU News" O 15; "Letters" F 32

Layer, M. E.: "CU Camera" D 22

LDS Church Office CU: "The Building Story Goes On" F 40

Lea, Glenn: "Energy Crisis Dims Outlook for '74" Ja 7

League Affiliation: see League Membership

League Collection Agencies: "The Steps Beyond Delinquency" D 7

League Conventions: "Letters" Je 34

League Meeting Attendance: "Small CU Section" Je 25

League Membership: "CU News" F 17, Je 20; "10 Tell Why They Joined the Movement" Ap 24

League of IBM ECUs: "CU News" F 18

League Representatives: "CU News" Je 19; "Letters" Je 33; "Sex, Credit and Credit Unions" Je 27

League Service Corps: "CU News" O 16

LEAP Community CU: "CU Camera" O 23

Lee, Angela: "Frances Habern Has Her Place in History" Je 30; "Sex, Credit and Credit Unions" Je 27

Lee, D. J.: "Letters" D 44

Legal Fees: "I'd Like to Know" F 38

Legislation, CU: "Capital Events" Ja 19, Mr 20, Je 21, O 20, N 19; "CU News" Ja 16, Ap 13

Legislative Action Committee: see Credit Union Legislative Action Committee

Legislative Forum: see CUNA Legislative Forum

Leishman, Nolan: "The Building Story Goes On" F 40

Lemon, Laura: "Beware the Auto Retrieval Agency" D 11

Lenoir City High School CU: "CU News" Ap 14

Lesniak, Frances: "Some More Good Ideas" Ap 30

Letters, CU Magazine: "Letters" D 44

Levang, Joseph J.: "10 Tell Why They Joined the Movement" Ap 24

Leveille, Charles M.: "Rhode Island Reports a Mixed Experience" My 43

Lewis, John: "CU Camera" N 23; "CU News" Mr 17

Library, Consumer: "Counseling: A Basic Credit Union Service" F 12

Liesse, Al: "CU Camera" D 22

Light, Thomas: "Annual Meeting News" Je 6; "CU News" Ja 15

Lighting: "I'd Like to Know" My 34

Limited-Income CUs: see Low-Income CUs

Lincoln, Robert: "Energy Crisis Dims Outlook for '74" Ja 10; "Some More Good Ideas" Je 28

Lindley, Jonathan: "Capital Events" Ag 20, O 20; "Competition and Challenge" D 31; "CU News" My 15; "Operations / Predictions" Ag 53

Liquidations, CU: "CU News" Ap 14, Ag 17

Liquidity, CU: see Credit Unions—Liquidity

Liucci, Michael T.: "CU News" Ja 16, Ap 14

Livingston, Peter: "Banks Could Take Over Consumer Lending" Ap 6; "CU News" Mr 18; "National Share Draft System" N 6

Lloyds Bank of California: "Competition and Challenge" D 31

Loan Applications: "The Application: First Step to Delinquency" Je 38; "Could You Turn This Down?" My 22

Loan Drafts: see Loans, Point-of-Purchase; Negotiable Orders

Loan Payment Moratorium: "I'd Like to Know" Je 53

Loan Payments, Deferred: "Some More Good Ideas" My 40

Loans: "CU News" N 16; "Trends" F 35, Mr 36, Ap 36, Je 36, O 36, N 36; see also Automobile Loans; Bank Loans; Mortgage Loans; Real Estate Loans; Recreational Vehicle Loans

Loans—Required Deposit: "I'd Like to Know" N 14

Loans, Home Improvement: "CU News" N 16

Loans, Officer: "Capital Events" S 19

Loans, Open-End: "Banks Could Take Over Consumer Lending" Ap 9; "CU News" Ja 16, Je 20, S 22; "NCR Goes 'Round the Clock" Je 14

Loans, Point-of-Purchase: "Plan Regional Seminars on EFTS" Je 13

Lobbying, CU: "Capital Events" Ag 19

Loewen, Ron: "CU News" S 22

Loiacono, Philip J.: "Small CU Section" Je 24

Lombard, H. F.: "Serving Servicemen Overseas" Ja 26

London and Continental Bankers: "Four Goals for U. S. Credit Unions" O 14

Long, Ralph G.: "Our First 50 Years" Je 51

Long, Russell: "Letters" O 43

Los Angeles County Employees No. 11 FCU: "CU News" N 16

Losses, CU: see Credit Unions—Losses

LouChem FCU: "Tornado Kills Manager in Ohio" My 26

Low-Income CUs: "CU News" Mr 17; "LICUS Are Alive and Well" N 40; "Northeast D. C. Finds Out What Hospitality Is All About" N 41

Low-Income Loans: "CU News" D 13

LSI CU: "CU Camera" Ag 22

Lubin, Jack: "Letters" Je 34

Luchan, John: "CU Camera" Je 41

Lydon, G. A. (Rod): "CU Camera" N 23

Lynas, Gene: "Here's What We Think" D 40

Lysik, Matthew: "Annual Meeting News" Je 9

Lysons, Tom: "Student Program Adds to Vermilion's Work Force" Ja 42

Mac see also Mc

MacArthur, John D.: "CU News" Je 16

MacKinnon, Donald J.: "Cost Is a Factor" N 9; "CU News" Ap 14; "Energy Crisis Dims Outlook for '74" Ja 6; "Pilot Program Extends to State-Chartered CUs" D 27; "Some More Good Ideas" O 34

Madany, Ibrahim: "Pilot Program Extends to State-Chartered CUs" D 27

Magic Empire Chapter (Oklahoma): "Some More Good Ideas" S 41

Maher, Eddie: "Job Description for a Credit Union President" My 12

Mahoney, Donald: "Energy Crisis Dims Outlook for '74" Ja 6

Mail Ballots: "Capital Events" My 20

Majors, June: "ACUW at the Crossroads" Je 42; "New York League Taps Minority Groups" Je 18; "Some More Good Ideas" Je 29

Malmstrom FCU: "Some More Good Ideas" My 38, 40

Managers, CU: "Prestige, Power and Responsibility" My 7; "Small CU Section" Ja 24; see also Treasurers Managers, CU—Job Description: "Small CU Section" Je 25

Managers, CU—Salaries: "Here's What We Think" D 43; "Small CU Section" Mr 25

Managers, Full-Time: "CUs Must Have a \$1 Million Potential" S 11; "Here's What We Think" N 30

Manager's Contract: "Here's What We Think" F 31

Manhattan Cluster FCU: "CU News" F 17

Manitoba Treasury Branch Offices: "CU News" Je 20

Manuel, Charles (Rex): "CU News" Je 20

Marchese, John J.: "Let Youth Do It" O 26

Margolin, Joseph: "Here's What We Think" D 43

Mariani, Alfred J.: "Barriers to Communications and Unity" N 11; "CU Camera" D 23; "CU News" Ap 14; "New York League Taps Minority Groups" Je 18

Maricopa County EFCU: "CU Camera" Je 41

Marketing, CU: "Advertise the Movement, Not Individual Credit Unions" Ja 32; "New Twists in a New Era" My 17

Mark, Martha M.: "Frances Habern Has Her Place in History" Je 29; "Sex, Credit and Credit Unions" Je 27

Marquette CU: "CU Camera" F 39

Marshall, Charles D.: "CU News" F 18

Martin, B. J.: "Letters" O 43

Maryland League Services Corp.: "Wholesale Purchasing for Members" F 9

Maryland National Bank of Baltimore: "CU News" Je 16

Master Charge: "Energy Crisis Dims Outlook for '74" Ja 10; "Un-Befuddling Prepaid Interest" Ja 40

Mather FCU: "CU Camera" F 39, Mr 27, My 16; "Some More Good Ideas" Je 30, O 34

Matthews, Lorena Causey: "Capital Events" Mr 20, Ag 20; "CU News" Ag 17; "Frances Habern Has Her Place in History" Je 30

Maxwell, Dora: see Steigman, Dora Maxwell

Mayaki, Iro: "CU Camera" Ja 23

Mc see also Mac

McCall, R. B.: "Letters" D 44

McCall, Tom: "Money Management for Teenagers" Ap 10

McCarron, Louise: see Herring, Louise McCarron

McClain, Ken: "Un-Befuddling Prepaid Interest" Ja 39

McCollum, Loy D.: "Here's What We Think" N 32

McCormick, George: "Money Is Power" Je 15

McCoy, Dave: "CU Camera" Je 41; "More Annual Meeting Photo Coverage" Je 25

McCracken, Paul W.: "Energy Crisis Dims Outlook for '74" Ja 6

McCue, James: "CU News" D 14

McDonald-Douglas Automation Co.: "CU News" Ja 15

McDougal, Jeffrey: "CU Camera" F 39

McDowell, John H.: "Here's What We Think" Mr 29, N 32

McDuffie, Horace: "New York League Taps Minority Groups" Je 18

McElroy, William D.: "CU Camera" O 23

McGee, Dubois: "ACUW at the Crossroads" Je 43

McGrath, Mary Jean: "Our First 50 Years" Je 51

McIntyre, Thomas: "Capital Events" My 20, O 19; "CUNA, Affiliates Meeting Highlights" D 25

McKee, Robert M.: "10 Tell Why They Joined the Movement" Ap 28

McLean, Gilbert J.: "Letters" O 43

McManamy, Judy: "ACUW at the Crossroads" My 44

McMillan, Kenneth R.: "Some More Good Ideas" O 32

McMullan, Gordon: "CU News" My 16, Je 20, S 22

McNabb, Allan: "New Twists in a New Era" My 17

Medeiros, Joseph: "CU News" Je 16

Meetings, CU: "CU News" F 17

Meissel, Steven D.: "Letters" F 32

Melville, Angela: "Frances Habern Has Her Place in History" Je 29

Member Education: "Barriers to Communications and Unity" N 10; "I'd Like to Know" Ja 18

Membership Campaign: "Some More Good Ideas" Ap 31, Je 30

Membership Recruiting: "Some More Good Ideas" My 38

Menard, Giles: "CU News" Ja 16

Merchant Discounts: "Bobby Butler to the Rescue" F 7

Mesny, Morris: "Letters" Je 36

Methodist Hospital Employees CU: "Anatomy of a Budget" F 42

Metropolitan CU: "A Depository for Pension Funds" Mr 43; "Pension Funds: A New Money Source" Mr 40

Meyers, Frank J.: "CU News" Ja 15

Michigan Central CU: "Richard Ayres Talks About the U. S. Central" S 17

Michigan CU League: "Money Is Power" Je 15

Military Banking Service: "Serving Servicemen Overseas" Ja 27

Military CUs: "Capital Events" Ag 20, S 20; "Serving Servicemen Overseas" Ja 26

Miller, Charles: "Bobby Butler to the Rescue" F 8

Miller, Robert K.: "Un-Befuddling Prepaid Interest" Ja 38

Mills, Wilbur: "Capital Events" Ja 20

Minimum Wages: "I'd Like to Know" Je 45

Mink, Patsy: "Women Are Chipping Away the Myths" Je 12

Minnesota CU League: "CU News" F 18

Minority Groups: "New York League Taps Minority Groups" Je 18

Minors, "Letters" N 34

Mirsky, Irving: "Wholesale Purchasing for Members" F 9

Missouri CU League: "CU Camera" Ag 23; "CU News" N 16

Mitchell, Hugh: "CU Camera" O 23

Mitchell, Jack A.: "CU Camera" O 22; "Operations / Predictions" Ag 50

Mitchell, R. R., Jr.: "Here's What We Think" N 30

Mize, James A.: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Mobile Homes: "ABA Finds Delinquency Rising" Je 45; "CU News" Je 16, Je 20; "Trends" F 36; "What's Ahead in the MH/RV Loan Market?" Mr 14

Model CU Agency Act: "CU News" N 16

Model CU Department Bill: "Annual Meeting News" Je 8

Model Manager's Contract: "Here's What We Think" F 31

Modley, Rudolf: "CU News" Ag 18; "Operations / Predictions" Ag 52

Moher, John: "CU Camera" S 32

MOLD, Inc.: "CU News" F 18

Molineux, Lois: "Student Program Adds to Vermilion's Work Force" Ja 44

Monetary Conditions: "Trends" My 35, Je 37, O 35

Money Delivery Service: "Some More Good Ideas" My 40

Money Management: "CU News" Je 16, Jy 19; "Money Management for Teenagers" Ap 10

Money Management Seminars: "Counseling: A Basic Credit Union Service" F 13

Money Orders: "CU News" Mr 17

Money Orders, Abandoned: "Capital Events" N 20

Money Storage: "I'd Like to Know" S 38

Monmouth FCU: "Let Youth Do It" O 24

Monrafet, Dick: "CU News" F 18

Montana Central CU: "Pilot Program Extends to State-Chartered CUS" D 26

Montana CU League: "CU News" S 21

Montgomery, C. Austin: "CU News" F 18

Moore, Joyce E.: "Small CU Section" Mr 25, Je 24

Moore, Robert W.: "Some More Good Ideas" Ap 32

Moore, Stanley: "CU Camera" Jy 41

Moosomin Savings and CU: "CU News" N 16

Morgan, R. C.: "CU News" Mr 17; "Four Goals for U. S. Credit Unions" O 12; "More Annual Meeting Photo Coverage" Jy 24

Morgan, Sheri: "Here's What We Think" Ap 43

Moriarty, Mark D. (Dan): "CU News" F 18

Morisey, Bob: "CU News" F 18

Morris, Barbara J.: "Serving Servicemen Overseas" Ja 27

Morris, James M.: "Serving Servicemen Overseas" Ja 27

Morris, Raymond T.: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Morse, Richard: "Un-Befuddling Prepaid Interest" Ja 40

Mortgage Bankers Assn.: "ABA Finds Delinquency Rising" Je 45

Mortgage Loans: "Credit Unions Should Make Long Maturity Loans" Mr 28; "Here's What We Think" My 31; "Trends" Mr 36

Mortgage Loans, Second: "Some More Good Ideas" S 41

Motivation: "Barriers to Communications and Unity" N 11

Motorola CU: "CU News" O 16; "Some More Good Ideas" S 40; "10 Tell Why They Joined the Movement" Ap 24

Motter, Lillian: "CU News" Ap 16

Mountain Bell FCU: "CU News" Je 15

Mowbrey, R. J. (Bob): "Some More Good Ideas" Ap 32, My 39

Mowry, Harold: "Bobby Butler to the Rescue" F 6

MSU ECU: "Some More Good Ideas" Ap 30

Mukong, Benedict: "More Annual Meeting Photo Coverage" Jy 25

Muller, Steve: "CU News" N 16

Municipal CU of New York City: "CU Camera" O 22; "New York League Taps Minority Groups" Jy 18

Municipal ECU: "CU News" D 13

Murphy, Brad: "CU Camera" F 39; "CU News" Jy 20

Murray, James: "CU News" My 16

Murray, Richard: "Here's What We Think" Ja 33, F 31

Murtha, Joseph M.: "New Twists in a New Era" My 18

Myers, George: "Capital Events" Ja 20, F 20, Mr 20, Ap 20, My 20, Je 20, Jy 22, Ag 20, S 20, O 20, N 20, D 20; "CU News" Ja 16, F 20, Mr 18, Ag 18, S 22, O 16, N 16, N 34

Myerson, Bess: "CU News" My 16

Nalley, Max D.: "What's Ahead in the MH/RV Loan Market?" Mr 14

Nampa Fellowship FCU: "Some More Good Ideas" Ap 31

Nashville Teachers CU: "CU Camera" O 23

National Advertising Program: "Annual Meeting News" Je 9; "Contributions Lag in National Ad Program" O 45; "CU News" Mr 17, Je 15, Jy 19; "CUNA, Affiliates' Meeting Highlights" D 25; "Highlights From Quarterly Meetings" S 43; "NAP Survey Shows CU Awareness Slowly Gaining" Ap 16; "NAP Focuses on Lighthouse" Ja 30; see also CUNA National Advertising Program Fund Trustees

National Association of Business Economists: "Trends" Je 35

National Association of Canadian CUs: "CU News" Mr 18, Jy 19, N 15; "Letters" Jy 36

National Association of CU Supervisors: "CU News" Mr 17

National Association of FCUs: "Capital Events" Je 20; "CU News" My 16; "NAFCU Withdraws From Talks" Mr 6; see also CUNA-NAFCU Legislative Liaison Team; CUNA-NAFCU Mergers

National Association of Mutual Savings Banks: "Essential Issues, Crucial Questions" Ja 13

National Association of People's Banks: "A Look Back: CUNA's 40th Anniversary" Ag 9

National Association of State CU Supervisors: "Annual Meeting News" Je 8; "CU News" S 21, D 14

National BankAmericard, Inc.: "CU News" Ja 15

National Bureau of Economic Research: "Trends" Ag 35

National Commission on Consumer Finance: "CU News" Mr 17

National Commission on Electronic Funds Transfer: "Capital Events" N 19; "Competition and Challenge" D 31

National CU Administration: "ABA Finds Delinquency Rising" Je 45; "ACUW at the Crossroads" Jy 43; "Capital Events" My 20, O 19; "Competition and Challenge" D 31; "CU News" Mr 17, Jy 22, N 16; "Highlights From Quarterly Meetings" S 43; "Let Youth Do It" O 24; "A Look Back: CUNA's 40th Anniversary" Ag 14; "Rhode Island Reports a Mixed Experience" My 45; "Richard H. Grant Speaks Out" D 17; "The Rush to Protect Members' Savings" O 6; "Tornado Kills Manager in Ohio" My 26

National CU Administration—Accounting Seminars: "I'd Like to Know" Jy 45

National Credit Union Administration Discount Fund: "Capital Events" Ja 19

National CU Administration Regulation: "I'd Like to Know" My 34

National CU Bank: "Capital Events" Ja 19; "Richard H. Grant Speaks Out" D 17

National CU Board: "Capital Events" Ap 19, Jy 22, My 28

National CU Share Insurance Fund: "CU News" Ap 14; "The Rush to Protect Members' Savings" O 6

National CU Youth Conference: "CU Camera" Jy 40

National CU Youth Involvement Board: "CU News" Je 16; "CUNA, Affiliates' Meeting Highlights" D 25; "Virginia Puts CU Story on Film" S 9; "YIB Has the Why and How To" O 26

National Federation of Community CUs: "LICUS Are Alive and Well" N 40

National League of Insured Savings Assns.: "Essential Issues, Crucial Questions" Ja 13

National Legislative Forum: see CUNA National Legislative Forum

National Public Service Award: "CUNA, Affiliates' Meeting Highlights" D 25

Nationwide CU: "CU News" Ja 16

Naughton, Ed: "Pilot Program Extends to State-Chartered CUS" D 26

Navy Yard Metal Trades CU: "CU Camera" F 39

NCR ECU: "Competition and Challenge" D 30; "NCR Goes 'Round the Clock" Je 10; "New Twists in a New Era" My 17

Nebraska Lutheran CU: "CU News" F 17

Necek, Robert G.: "Some More Good Ideas" My 39

Neel, Alma: "CU News" S 22

Negotiable Orders: "Energy Crisis Dims Outlook for '74" Ja 11

Negotiable Orders of Withdrawal: see NOW Accounts

Nelson, Howard: "CU News" Jy 20

Nelson, Mattie: "Virginia Puts CU Story on Film" S 6

Nelson, Matthew O., III: "Virginia Puts CU Story on Film" S 7

Nelson, Sharon: "CU Camera" N 22

Nesbitt, Ernest W.: "Some More Good Ideas" O 32

Nestinger, Ivan: "Capital Events" Ja 20

New CUs: "New CUs Don't Need \$1 Million Potential Within 5 Years" Ag 32

New Jersey CU League: "CU Camera" Ja 23; "CU News" Ag 17

New York CU League: "CU Camera" D 23; "CU News" Mr 18, My 16, S 22; "New York League Taps Minority Groups" Jy 18

Newberg, Don J.: "Serving Servicemen Overseas" Ja 28

Newspaper Advertising: "CU News" S 21

Nicholson, Corrine: "CU News" Ag 18

Nickerson, Herman Jr.: "ACUW at the Crossroads" Jy 43; "Capital Events" Mr 19, Ap 19, Ag 20, S 19, O 19; "CU News" Jy 19, S 21; "Let Youth Do It" O 24; "Letters" F 32; "A Look Back: CUNA's 40th Anniversary" Ag 10; "National Share Draft System" N 6; "Regional Seminars" N 18; "Rhode Island Reports a Mixed Experience" My 45; "Why Are Credit Unions Tax Exempt?" Ag 3

Nicklin, K. S.: "Letters" Ja 34

Nimeroff, Isadore: "Motivating and Training Volunteers" F 27

Nixon, Richard M.: "CU News" Ag 17

Noel, Philip W.: "CU News" F 18

No-Fault Automobile Insurance: see Insurance, No-Fault Automobile

Norfolk Virginia Postal CU: "CU Camera" Ap 22

North American Student Cooperative Organization: "Here's What We Think" Ap 43

North Carolina CU League: "CU News" Mr 18, Ap 14

North Shore Community CU: "Some More Good Ideas" My 38

Norwich Teachers FCU: "Small CU Section" Ja 24

Now Accounts: "CU News" Ja 16; "Essential Issues, Crucial Questions" Ja 12; "Highlights From Quarterly Meetings" S 43

Noyd, W. S.: "CU Camera" Ja 23

Number Service System: "Some More Good Ideas" O 33

Nunez, Julia: "CU Camera" Mr 27

Nystrom, Robert: "CU Camera" D 22

Obermiller, Ed: "CU News" Mr 18

O'Brien, George A., Jr.: "CU Camera" D 23

O'Connor, Jack E.: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 31; "Virginia Puts CU Story on Film" S 7

O'Connor, Jackie: "Virginia Puts CU Story on Film" S 7

Officer Borrowing: see Loans, Officer

Officers, CU: "Some More Good Ideas" O 32

Offices, Joint: "CU Camera" Mr 27

Ogden Division Power and Light Co. ECU: "CU News" Jy 20

Oglin, Earl J.: "Here's What We Think" D 42

Ohio Central CU: "CU News" N 16; "Richard Ayres Talks About the U. S. Central" S 17

Ohio CU League: "CU Camera" N 22; "CU News" Ja 16, Je 16

Ohio CU League OCUS Data Processing System: "Tornado Kills Manager in Ohio" My 26

Ohio Military FCU: "CU News" O 15

Ohio Teamsters CU: "The Building Story Goes On" F 40

Oishi, Masami: "Here's What We Think" N 30

Okun, Arthur: "Trends" S 36

Olson, Gloria: "Cooperation Bridges 1,500-Mile Service Gap" F 33

Olson, Harry A.: "CU Camera" N 23; "CU News" Ja 16

Ontario CU League: "CU News" Mr 18, Ap 14, S 22, O 16

Open-End Credit: see Loans, Open-End

Open House, CU: "CU Camera" Ja 22

Operating Ratios: "Some More Good Ideas" S 40

Opinion Research Corp.: "NAP Survey Shows CU Awareness Slowly Gaining" Ap 16

Oppenheimer, George: "CU News" N 15

Opprecht, Larry: "CU News" N 16; "Tornado Kills Manager in Ohio" My 27

Orchard, Claude R.: "A Look Back: CUNA's 40th Anniversary" Ag 10

Orchard, Mrs. Claude: "Frances Habern Has Her Place in History" Jy 28

Oregon CU League: "Money Management for Teenagers" Ap 10

Oregon Telco CU: "CU News" Jy 20

O'Reilly, Patty: "Girl Friday Club" Jy 44

Ostby, John L.: "CU News" Mr 18

Ostermeyer, Dixie: "Here's What We Think" O 41; "Letters" Mr 30; "Small CU Section" Mr 24, Je 22, Ag 27

Osternig, Joyce: "Money Management for Teenagers" Ap 12

Overseas CUs: "Serving Servicemen Overseas" Ja 26

Overtime: "I'd Like to Know" S 38

Owens, Fred G.: "Here's What We Think" D 42

Pado, Ed: "Money Is Power" Jy 15

Painter, Nancy: "CU Camera" D 23

Paragon Progressive FCU: "New York League Taps Minority Groups" Jy 18

Parke: "CU News" My 16; "Energy Crisis Dims Outlook for '74" Ja 11

Parnell, Dale: "Money Management for Teenagers" Ap 10

Parrent, Joanne: "Money Is Power" Jy 14

Parsons, John N. (Pete): "CU Camera" Ja 23; "CU News" F 18

Parsons, Pete: "CU Camera" Ja 23

Patman, Wright: "Capital Events" S 19, O 20, D 19; "CU Camera" Jy 41, D 22; "CU News" Ja 16, Mr 17, 18, Je 15; "Let Youth Do It" O 24; "A Look Back: CUNA's 40th Anniversary" Ag 10

Patrick Air Force Base CU: "CU News" Ag 17

Patterson, David L.: "CU Camera" D 23

Patterson, Terry: "CU News" Ap 14

Patterson, William: "Pensioners on Payroll Deduction" Mr 44

Pawlak, Elgin: "Student Program Adds to Vermilion's Work Force" Ja 44

Payroll Banking CU: "Energy Crisis Dims Outlook for '74" Ja 11

Payroll Deduction Forms: "Some More Good Ideas" S 40

Payroll Deductions: "CU News" D 13; "Pensioners on Payroll Deduction" Mr 44; "Small CU Section" Ja 24; "Trends" Ja 35

Pearson, Richard K.: "CU News" Mr 18

Penn Central, Inc.: "CU News" Jy 19

Penn Central Railroad Employees FCU: "Wholesale Purchasing for Members" F 9

Pennsylvania CU League: "CU News" Ja 15, 16

Pension and Welfare Reform Bill: "Pension Bill Includes CUs" Mr 45

Pension Benefit Guaranty Corp.: "Letters" D 45

Pension Deductions: "Pensioners on Payroll Deduction" Mr 44

Pension Fund Depositories: "Capital Events" Ag 20

Pension Funds: "A Depository for Pension Funds" Mr 43; "Letters" Je 34; "Pension Funds: A New Money Source" Mr 40

Pension Legislation Study Team: see CUNA Pension Legislation Study Team

Pension Reform Bill: "CU News" S 22

People's CU: "CU News" S 21

Personnel Referral Service: "CU News" O 16

Peters, Jerry: "Here's What We Think" Ja 33; "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 30

Peterson, Lloyd: "New York League Taps Minority Groups" Jy 18

Pfeiffer, Larry: "CU Camera" Jy 40; "YIB Has the Why and How To" O 28

Philadelphia City EFCU: "CU News" Jy 20

Phillips, Clifton: "CU News" Jy 20

Phillips, Lorenzo: "The Building Story Goes On" F 40
 Phoenix City Employees FCU: "Bobby Butler to the Rescue" F 6; "New Twists in a New Era" My 17
 Piatkowski, Robert: "CU Camera" N 23
 Plastic Card Committee: see CUNA CU Funds Transfer Committee and National CU Plastic Card Committee
 Plastic Cards: "CU News" My 15; "National Share Draft System" O 6; "NCR Goes 'Round the Clock" Je 10
 Plunkett, Horace C.: "A Look Back: CUNA's 40th Anniversary" Ag 9
 Point Muoi FCU: "CU Camera" Ja 23
 Point-of-Purchase Loans: see Loans, Point-of-Purchase
 Point-of-Sale Terminals: "NCR Goes 'Round the Clock" Je 13
 Polner, Walter: "Pension Funds: A New Money Source" Mr 40
 Pool, Jacob, Jr.: "CU Camera" My 29
 Post Employees CU: "Girl Friday Club" Jy 44
 Poster Contest: "Some More Good Ideas" Ap 30
 Potatch No. 1 FCU: "Let Youth Do It" O 24
 Powell, John H.: "Sex, Credit and Credit Unions" Jy 27
 Powell, Linda L.: "Here's What We Think" S 12
 Pratt & Whitney EFCU: "CU News" My 16
 Prechtl, Vincent T.: "Energy Crisis Dims Outlook for '74" Ja 6
 Premiums: "CU News" D 14
 Presidential Commission on Financial Structure and Regulation: see Hunt Commission
 Presidents, CU: "Job Description for a Credit Union President" My 12; "Sex, Credit and Credit Unions" Jy 27
 Presidents, League: "Sex, Credit and Credit Unions" Jy 27
 Preston, Ruth: "CU News" O 16
 Price, H. W.: "CU Camera" Mr 27
 Prime Rate: "CU News" Jy 20; "Prime Rate Rise Offers CU Opportunities" Je 32; "Trends" My 35
 Prindle, John R.: "Four Goals for U. S. Credit Unions" O 12; "Our First 50 Years" Je 51
 Printing, CU: "Some More Good Ideas" My 38
 Production Credit Loans: "With a Little Help From Friends" Ag 46
 Profit-Sharing Funds: "A Depository for Profit-Sharing Funds" Mr 41
 Projector FCU: "Small CU Section" Ja 24
 Promissory Notes: see Certificates of Deposit
 Promotion: "CU News" S 21; "Small CU Section" Mr 24, Je 22, Ag 26
 Proudfoot, Linda: "Letters" My 33; "Small CU Section" Je 24, Ag 26
 Proxmire, William: "Capital Events" D 19; "CU News" O 16
 Pruitt, Roy F.: "Motivating and Training Volunteers" F 27
 Public Employees CU: "Some More Good Ideas" O 32
 Public Funds Deposits: "Capital Events" N 19
 Publix Employees CU: "A Depository for Profit-Sharing Funds" Mr 41

Quarterly Meetings, CUNA: see CUNA Quarterly Meetings
 Quebec CU League: "CU News" F 18, N 16
 Quebec Deposit Insurance Act: "CU News" N 16
 Quiz, CU: "Some More Good Ideas" Ap 31

Racine Teachers CU: "CU News" F 18
 Radigan, Mike: "What's Ahead in the MH/RV Loan Market" Mr 14
 Radio Advertising: "Some More Good Ideas" Je 30
 Raiffeisen, Friedrich: "New Twists in A New Era" My 17
 Raiffeisenkassen: "Four Goals for U. S. Credit Unions" O 13
 Raker, William: "CU Camera" Jy 40; "CU News" D 14; "Here's What We Think" Ap 43; "Let Youth Do It" O 25; "Where Are the Genuine Opportunities for Youth Involvement?" F 30; "YIB Has the Why and How To" O 26
 Rathbun, Hope: "ACUW at the Crossroads" Jy 44; "CU News" Je 16
 Rawlings, Laura: "Let Youth Do It" O 25
 Raycroft, Glenn: "CU News" Ap 14
 Reader's Digest: "CU News" Ja 16
 Reaffiliation: see League Membership
 Reagan, Beverly: "CU News" Je 15
 Reagan, Carol: "CU News" Je 16
 Reagan, Richard: "CU News" Je 15
 Real Estate Loans: "Here's What We Think" My 31
 Real Estate Political Action Committee: "CU News" Je 15
 Recreational Vehicle Loans: "Energy Crisis Dims Outlook for '74" Ja 6; "What's Ahead in the MH/RV Loan Market" Mr 14
 Recruiting: see Membership Recruiting
 Recruitment Campaign: see Membership Campaign
 Redstone FCU: "Tornado Kill Manager in Ohio" My 27
 Reed, Margaret: "CU Camera" N 23
 Regional Seminars: "Regional Seminars" N 18
 Regulation J: "Banks Could Take Over Consumer Lending" Ap 6

Regulation Q: "Capital Events" N 19; "CU News" Jy 20; "More Annual Meeting Photo Coverage" Jy 24
 Regulation Z: "I'd Like to Know" N 14
 Reff, Priscilla C.: "Letters" O 43
 Remy, C. W. (Bad): "CU Camera" N 23; "CU News" O 15
 Renninger, Win: "CU News" Ap 14
 Rentfro, Earl: "A Look Back: CUNA's 40th Anniversary" Ag 13
 Replevin: "I'd Like to Know" Jy 45; "The Risks and Rights of Repossession" D 10
 Repossession: "I'd Like to Know" Jy 45; "The Risks and Rights of Repossession" D 9; see also Automobiles—Repossession
 Repossession, Self-Help: "I'd Like to Know" Ja 18
 Representatives: see Building Representatives; League Representatives
 Reserves, CU: "Capital Events" Jy 22
 Retail Stores—EFTS: "Competition and Challenge" D 30
 Retired Members Savings Program: "Some More Good Ideas" My 38
 Retirement Home CU: "CU News" S 22
 Retirement Plans: "I'd Like to Know" D 45; see also Pension Funds
 Retirement Savings Fund: see CUNA Retirement Savings Fund
 Reynolds Carolina CU: "Energy Crisis Dims Outlook for '75" Ja 6
 Reynolds EFCU: "CU Camera" Mr 27
 Rhode Island CU League: "CU News" D 14
 Rhode Island Share and Deposit Insurance Corp.: "Rhode Island Reports a Mixed Experience" My 43; "S&L Merges with CU" Jy 46
 Richardson CU: "CU Camera" O 22
 Rickman, William J.: "Let Youth Do It" O 25
 Rico, Fred S.: "CU News" Ap 14; "Rhode Island Reports a Mixed Experience" My 45
 Ridgway, David: "Some More Good Ideas" O 33
 Riedel, Bert: "CU Camera" Jy 40; "Two Views on Lending to Youth" S 30; "YIB Has the Why and How To" O 26
 Riedel, Jo: "CU News" S 22
 Riley, Emil V. (Smiley): "A Look Back: CUNA's 40th Anniversary" Ag 6
 Ring, Gerald J.: "CU News" F 17; "Highlights From Quarterly Meetings" S 44
 Rippey, John: "CU News" My 15
 Risk Management: "I'd Like to Know" Mr 22, D 45
 Rite-on-Line Card: "NCR Goes 'Round the Clock" Je 10; "Plan Regional Seminars on EFTS" Je 13
 Roberts, Burton: "CU News" N 15
 Robertson, James: "CU News" My 16
 Robertson, R. C.: "CU Camera" Ag 22; "CU News" Mr 17
 Robichaux, Maurice: "Letters" My 33
 Robinson, Fred: "Annual Meeting News" Je 9; "Highlights From Quarterly Meetings" S 43
 Roby, Thomas: "Capital Events" Je 19; "CU News" Ja 15
 Rockefeller, John D.: "Letters" O 43
 Rockhold, Evelyn V.: "Tornado Kills Manager in Ohio" My 26
 Rodriek, Robert: "CU News" F 18
 Rodriguez, Raymond: "CU Camera" My 29
 Roebing CU: "CU News" Ag 17
 Rogers, Mack: "CU News" S 22; "NAFCU Withdraws From Talks" Mr 6
 Rohrer, Hibler and Replevin: "Our Philosophy Is Still Relevant" D 38
 Rollerskates: "Some More Good Ideas" My 39
 Romhanyi, B. J.: "CU News" Ap 14
 Ronaghan, Stella: "Student Program Adds to Vermilion's Work Force" Ja 44
 Roosevelt, Franklin D.: "CU News" Je 15
 Rose, Florence: "Could You Turn This Down?" My 22
 Rose Bowl Parade: see Tournament of Roses Parade
 Rosenfield, Hyman: "10 Tell Why They Joined the Movement" Ap 27
 Rouillard, Bruce: "Letters" D 44
 Rouleau, Alfred: "CU News" Mr 17
 Royal View Manor: "CU News" S 22
 Rubel, Frank R.: "CU News" Ag 18
 Ruea, Michael E.: "Credit Unions Should Make Long Maturity Loans" Mr 28
 Rule of 78: "Un-Befuddling Prepaid Interest" Jy 38
 Runcorn, Ed H.: "Small CU Section" Ja 24, Mr 25
 Runge, Walter: "Here's What We Think" Ja 33
 Rural CU: "Letters" O 43
 Rutherford, MaryJane: "Here's What We Think" Je 33, O 42

Sacramento County Employees CU: "10 Tell Why They Joined the Movement" Ap 26
 S.A.F.E. FCU: "CU Camera" Mr 27; "Serving Servicemen Overseas" Jy 29; "Some More Good Ideas" Ap 31
 Safety: see Money Storage
 Safeway Portland EFCU: "CU News" O 15
 Safeway Seattle Employees FCU: "Cooperation Bridges 1,500-Mile Service Gap" F 33
 Sahlensberger, Bunny: "CU News" O 16
 St. Francis Xavier University: "CU News" F 18

St Germain, Fernand J.: "Capital Events" Mr 29; "CUNA, Affiliates' Meeting Highlights" D 25
 St. Joseph's CU: "Two Views on Lending to Youth" S 30
 Salem, L. J.: "Serving Servicemen Overseas" Ja 29
 Salmela, Frederick: "CU Camera" F 39
 Saiz, Joe: "Bobby Butler to the Rescue" F 6
 Samaritan Health Services EFCU: "CU Camera" Jy 41
 Sampies, William E.: "CU News" My 16; "Frances Habern Has Her Place in History" Jy 29
 Sanford, Donna: "Cover"
 Sardinha, Frank: "Small CU Section" Je 22
 Saskatchewan Co-operative Credit Society: "CU News" F 18, Ap 14, N 15, D 14
 Savings: "Trends" Ja 36
 Savings, CU: "CU News" Jy 20; "Trends" Ap 35, Jy 38
 Savings, Tax Exempt
 Savings Account Interest: "CU News" S 22
 Savings and Loan Assoc.: "Capital Events" Je 20; "CU News" S 22; "Pension Funds: A New Money Source" Mr 40; "S&L Merges With CU" Jy 46; "Trends" Ag 36
 Savings and Loan Associations-EFTS: "Competition and Challenge" D 30
 Savings and Loan Associations—Taxation: "Letters" O 44
 Savings Association Political Education Committee: "CU News" Je 15
 Savings Bank of Baltimore, Md.: "CU News" D 13
 Savings Banks: "Capital Events" Je 20, Ja 15; "Trends" Ag 36
 Savings Promotion: "CU Camera" O 23; "Small CU Section" Je 23; "Some More Good Ideas" My 40, S 40
 Sayres, William J.: "Some More Good Ideas" S 41
 Scarborough (Ont) Educational CU: "CU News" D 14
 Scarella, Ken: "CU Camera" Jy 40; "YIB Has the Why and How To" O 36
 Schaefer, Donald J.: "CU News" Ap 14, D 13
 Schaefer, Joanne: "Frances Habern Has Her Place in History" Jy 29; "Sex, Credit and Credit Unions" Jy 27
 Schaefer EFCU: "CU Camera" S 32
 Schaffner, Robert: "Capital Events" Ag 20, S 20; "CU News" N 16; "Operations/Predictions" Ag 50
 Schaller, Clement H.: "Big Brothers Help Small CUs" Je 18; "CU News" Jy 20
 Schallier, John R.: "Letters" F 32; "Small CU Section" Je 23
 Scheuer, Ernest M.: "Letters" S 12
 Schille, Charlie: "CU News" F 18
 Schmidt, Richard W.: "Highlights From Quarterly Meetings" S 44; "More Annual Meeting Photo Coverage" Jy 25
 Schoedler, Lillian: "A Look Back: CUNA's 40th Anniversary" Ag 12
 Schoettlin, J. Larry: "Letters" Mr 30; "Small CU Section" Mr 24, Je 22
 Scholarships, CU: "CU News" F 18; "Some More Good Ideas" S 41; "Tornado Kills Manager in Ohio" My 26
 Scholarships, League: "CU Camera" D 23
 School CU: "Let Youth Do It" O 24
 School Employees of Lane County CU: "Money Management for Teenagers" Ap 10; "Some More Good Ideas" Ap 32
 School for CU Examiners: "Annual Meeting News" Je 8
 Schools, CU: "CU News" Mr 18; see also CUNA Financial Counseling School; CUNA School for CU Personnel; Credit Unions—Study and Teaching; School for CU Examiners
 Schroer, Donald J.: "Barriers to Communications and Unity" N 11
 Schulze-Delitzsch Volksbanken: "Four Goals for U. S. Credit Unions" O 12
 Schumacher, Charles: "Here's What We Think" N 32
 Schuman, Clifford R.: "Competition and Challenge" D 30
 Schwab, Marvin: "Letters" Mr 30
 Schweizerische Volksbank: "Some More Good Ideas" O 32
 Scott, Douglas E.: "Here's What We Think" Jy 34
 Scott, Verl: "The Building Story Goes On" F 40
 Security Analysis: "I'd Like to Know" Mr 22
 Seibert, Garfield: "A Look Back: CUNA's 40th Anniversary" Ag 9
 Seibold, Charles P.: "Four Goals for U. S. Credit Unions" O 12
 Sell, Lee L.: "Highlights From Quarterly Meetings" S 44
 Selvaggi, Robert S.: "The Building Story Goes On" F 40
 Seminars, Funds Transfer: "CU News" O 15
 Service Bureau Corp.: "Making It Easy for New CUs" Mr 32
 Service Centers: "CU News" F 18; "NCR Goes 'Round the Clock" Je 10
 Service Mark: see Symbol, CUNA
 Services, CU: see Credit Unions—Services
 Shafer, Loraina K.: "CU News" My 16
 Shapiro, Esther: "CU Camera" Jy 41; "CU News" Mr 18, Ag 18; "Women Are Chipping Away the Myths" Jy 6
 Shapp, Milton J.: "CU Camera" Ja 22
 Share Accounts, Small: "Small CU Section" D 32

Share Drafts: "Cost Is a Factor" N 9; "CUNA, Affiliates' Meeting Highlights" D 24; "CUNA Briefs Press on Funds Transfer" D 28; "National Share Draft System" N 6; "Pilot Program Extends to State-Chartered CUs" D 26

Sharpstown State Bank of Texas: "CU News" O 15

Shaw, Ernest, Jr.: "Serving Servicemen Overseas" Ja 26

Sheboygan City & County ECU: "CU Camera" S 32

Shelby, Ann: "Some More Good Ideas" S 41

Sheline, Charles: "More Annual Meeting Photo Coverage" Jy 25

Sheppard, Morris: "A Look Back: CUNA's 40th Anniversary" Ag 6

Sherman, Harold W.: "CU Camera" N 23

Sherwood CU: "CU Camera" Jy 40; "CU News" My 15

Shick, Blair: "Un-Befuddling Prepaid Interest" Ja 40

Shifflett, Vernon: "CU News" Ja 15

Simon, Mrs. John: "Small CU Section" Je 23

Shipe, J. Orrin: "CU Camera" Ag 23; "A Look Back: CUNA's 40th Anniversary" Ag 12; "Our First 50 Years" Je 51; "10 Tell Why They Joined the Movement" Ag 28

Shirley, Gertrude: "CU Camera" N 23

Sick Leave: "Some More Good Ideas" My 40

Siegent, Alfred: "Highlights From Quarterly Meetings" S 44; "More Annual Meeting Photo Coverage" Jy 25; "What Effect on Stabilization Plans?" O 8

Silver, Mabel: "Here's What We Think" O 42

Simmons, Dean: "Bobby Butler to the Rescue" F 6

Simmons, Jill: "CU Camera" N 22

Simmons, Sonna L.: "CU News" Ja 16

Simone, Melvyn: "CU News" N 16

Skorstad, Clifford O.: "CU News" D 13

Slamar, Louis: "CU Camera" My 29

Small Claims Court: "Girl Friday Club" Jy 44

Small CUs: "CU's Must Have a \$1 Million Potential" S 11; "Here's What We Think" N 30; "Letters" Mr 30, My 33; "Richard H. Grant Speaks Out" D 16; "Small CU Section" Ja 24, Mr 24, Je 22, Ag 26, O 38, D 32

Small CUs—Potential: "Here's What We Think" O 41; "New CUs Don't Need \$1 Million Potential Within 5 Years" Ag 32

Small Employee Groups: "CU News" N 15

Smalley, Ada: "Small CU Section" Je 23

Smith, C. Gordon: "CU News" F 18

Smith, Carroll: "Annual Meeting News" Je 9; "Capital Events" Mr 20; "CU News" Ag 17, S 22, N 15; "Highlights From Quarterly Meetings" S 43

Smith, Clinton B.: "CU News" Jy 15

Smith, W. A.: "NCR Goes 'Round the Clock" Je 10

Snapshot CU: "CU Camera" My 29

SOC School ECU: "Pilot Program Extends to State-Chartered CUs" D 26

Social Security Benefits: "I'd Like to Know" Jy 45, N 14

Social Security Checks: "CU News" F 18, Je 15

Social Security Numbers: "CU News" O 16

Social Security Records: "I'd Like to Know" S 38

Sonnevick, Milton: "CU Camera" My 29

Soshee, Harold: "The Rush to Protect Members' Savings" O 7

South Africa Loans: "CU News" Je 16

South Carolina CU League: "CU News" Mr 18

South Dakota CU League: "CU News" Je 16

South Division CU: "CU News" D 14

South DuPage Schools CU: "CU News" N 16

Southern California Central: "CU News" N 15

Spainhower, James: "CU News" Ja 16

Spanish Publications: "CU News" Mr 18

Sparkman, John: "Capital Events" D 19; "CU Camera" My 28

Spence, Christine: "Money Management for Teenagers" Ap 12

Spilane, Frank: "Letters" Jy 34

Sponsors, CU: see Subsidiaries, CU

Spurrier, Elmer: "CU News" O 16

Stabilization Programs: "Making It Easy for New CUs" Mr 32; "What Effect on Stabilization Plans?" O 8

Stabilization Programs—Canada: "Canadians Prefer to 'Do It Ourselves'" O 10

Stahl, Fred A.: "CU News" Jy 20

Stahl, Sidney: "Frances Habern Has Her Place in History" Jy 28

Stanton, John M.: "CU News" My 16

Starbuck CU: "CU News" Jy 19

Stark, Sharon: "ACUW at the Crossroads" Jy 44; "CU News" Mr 18, O 15

Starr, Byron: "Here's What We Think" Ja 33

State Bank of Lancaster, Kansas: "CU News" Ag 17; "Letters" Ja 34

State Central CU: "Some More Good Ideas" My 38

State CU Examiners: "CU News" Mr 17

State Department ECU: "Competition and Challenge" D 30; "CU News" Je 16

State Employees CU: "Rhode Island Reports a Mixed Experience" My 44

Statistics, CU: see Credit Unions—Statistics

Steigman, Dora Maxwell: "Frances Habern Has Her Place in History" Jy 28

Steinman, Virginia: "Here's What We Think" Ag 43

Steinman, Warren: "CU Camera" F 39, Mr 27; "Here's What We Think" F 31, Ap 43; "Some More Good Ideas" O 34; "Un-Befuddling Prepaid Interest" Ja 38

Stephenson, Bob: "CU Camera" Ag 22

Stephenson, Roger: "CU News" Ja 16

Stern, Paul: "What's Ahead in the MH/RV Loan Market?" Mr 14

Stern, Bill: "Letters" Mr 31

Stone, Julius: "Capital Events" D 20; "CU News" N 16

Stoops, Richard: "Big Brothers Help Small CUs" Je 18

Storye, Ralph: "CU News" S 22

Stratton, Sam: "CU Camera" D 23

Struh, J. H.: "CU Camera" D 22

Strubing, Ruthie: "CU Camera" N 22

Student CUs: "Can You Afford Not to Involve Youth?" S 23; "CU News" Ap 14, My 16, N 16; "Here's What We Think" Ap 43; "Let Youth Do It" O 24; "Virginia Puts CU Story on Film" S 7; see also Youth Programs

Student Employment: "I'd Like to Know" Mr 22

Student Training Program: "Student Program Adds to Vermilion's Work Force" Ja 42

Stump, Layton: "CU News" D 14

Suarez, Victor: "CU Camera" S 32

Subsidiaries, CU: see Credit Unions—Subsidiaries

Sullivan, Leonor K.: "Women Are Chipping Away the Myths" Jy 12

Sullivan, Margaret: "CU News" Mr 18

Summers, Robert L.: "Pensioners on Payroll Deduction" Mr 44

Summit FCU: "Two Views on Lending to Youth" S 30

Super Valu Xenia FCU: "Tornado Kills Manager in Ohio" My 26

Submarine Base CU: "Some More Good Ideas" My 39; "10 Tell Why They Joined the Movement" Ap 26

Supermarket CU: "Here's What We Think" D 43

Supervisory Committee: "I'd Like to Know" F 38

Swanson, Robert E.: "Some More Good Ideas" Ap 31

Symbol, CUNA: "Annual Meeting News" Je 7; "CU News" O 16, D 13; "NCR Goes 'Round the Clock" Je 14; "New CUNA Trademark Introduced" F 16

Talent Referral Service: "CU News" Je 16

Tanner, L. Mack: "Letters" F 32

Tax Cut: "Trends" Ap 36

Tax Discounters—Canada: "CU News" D 14

Taxation, CU: see Credit Unions—Taxation

Taxpayer Identification Numbers: "I'd Like to Know" N 14

Taylor, Maude E.: "Women Are Being Treated Fairly" Jy 32

Taylor, Ruth: "CU Camera" Ja 22

Teacher CU: "CU Camera" F 39; "Let Youth Do It" O 24

Teacher CU (South Bend, Ind.): "CU Camera" Ap 22

Telephone Bills, CU: "CU News" Ja 15

Telephone Recorded Messages: "Some More Good Ideas" Ap 30

Telephone Workers CU: "CU Camera" F 39; "S&L Merges With CU" Jy 46

Telephone Workers Savings and Loan Assn.: "S&L Merges With CU" Jy 46

Television Advertising: "CU News" D 14; "Virginia Puts CU Story on Film" S 6

Telex Machines: "Some More Good Ideas" S 40

Tellers, Automatic: "CU Camera" Jy 40; "NCR Goes 'Round the Clock" Jy 10

Tennant, Mrs. Frank: "Capital Events" N 20

Tennessee CU League: "CU News" Ap 14

Terminals, Self-Service Financials: see Tellers, Automatic

Terpak, John J.: "CU Camera" Ja 23

Texas CU League: "ACUW at the Crossroads" Jy 42; "CU Camera" Ja 23, D 23

Theft: "CU News" F 18

Theft-Guard: "CU Camera" Ag 23

Then, Dan: "Some More Good Ideas" O 33

Thiokol Longhorn FCU: "CU News" O 16

Third-Party Payments: "Capital Events" Jy 22

Thomas, Evert S., Jr.: "A Look Back: CUNA's 40th Anniversary" Ag 12

Thomas, H. L.: "Here's What We Think" Jy 34

Thomas, Marjorie: "Here's What We Think" F 31

Thomas, Vicki: "ACUW at the Crossroads" Jy 44; "Contributions Lag in National Ad Program" O 45; "CU Camera" D 22; "CU News" F 17, Jy 19; "NAP Focuses on Lighthouse" Ja 30

Thompson, Eldon: "Pilot Program Extends to State-Chartered CUs" D 26

Thompson, Floyd: "CU Camera" Ag 22

Thompson, John O.: "Here's What We Think" Mr 29

Thrane, Roger C.: "Here's What We Think" N 32

Tinker, James: "CU Camera" My 28

Tinker CU: "CU News" Ap 14

Tire Purchase Program: "Some More Good Ideas" Ap 30

Toledo Postal ECU: "Here's What We Think" N 30

Tompkins (Sask.) CU: "CU News" My 15

Tornadoes—Ohio: "Aid for Tornado Victims" Je 16; "CU News" Je 16; "Tornado Kills Manager in Ohio" My 26

Totress, Georgia: "CU Camera" O 23

Tournament of Roses Parade: "CU News" Je 15

Tourreuil, Marguerite: "Frances Habern Has Her Place in History" Jy 30; "Sex, Credit and Credit Unions" Jy 27

Townsend, Barbara: "CU Camera" My 29

Townsend, Bill: "New Twists in a New Era" My 18

Trademark: see Symbol, CUNA

Training Materials: "I'd Like to Know" F 38

Travelers Checks: "CU News" Mr 17; "I'd Like to Know" D 45

Travis, J. C.: "Here's What We Think" Ja 33

Travis Air Force Base FCU: "Cost Is a Factor" N 9; "CU Camera" N 22; "Pilot Program Extends to State-Chartered CUs" D 27

Treasurers—Salaries: "Small CU Section" Je 24

Treya, Robert H.: "CU News" Jy 20

Tribbitt, Sherman W.: "CU Camera" D 22; "CU News" S 22

Trudeau, Pierre Elliott: "International CU Week" O 18

Trust Accounts: "Some More Good Ideas" Je 29

Trust Funds: "CU News" Ag 18

Truth-In-Lending: "Capital Events" N 20; "CU News" Ja 15, Ap 13, Jy 19; "Letters" Mr 30; "Un-Befuddling Prepaid Interest" Ja 38

Tube ECU: "CU News" Ap 14

Tucker, C. Delores: "Money Is Power" Jy 13

Tucker, Sterling: "Northeast D.C. Finds Out What Hospitality Is All About" N 44

Tucson Municipal EFCU: "Some More Good Ideas" Je 30; S 40; "10 Tell Why They Joined the Movement" Ap 26

Tune, A. Leonard: "Annual Meeting News" Je 6; "CU News" F 17

Turley, Katherine M.: "Serving Servicemen Overseas" Ja 26

Turner, Arthur E.: "CU News" Ap 14

Turner, Curtis C.: "Serving Servicemen Overseas" Ja 27

Twentieth Century Fund: "A Look Back: CUNA's 40th Anniversary" Ag 9

Twibell, E. C.: "More Annual Meeting Photo Coverage" Jy 25

Twyford, Laura: "Virginia Puts CU Story on Film" S 8

Ulrey, Orion: "Here's What We Think" D 40; "Treat Your Savers Fairly" O 40

Unemployment: "Energy Crisis Dims Outlook for '74" Ja 9; "Trends" S 36

Uniform Consumer Credit Code: "The Risks and Rights of Repossession" D 11; see also CUNA Ad Hoc Committee on Uniform Consumer Credit Code

United Air Lines ECU: "CU News" Mr 18; "Some More Good Ideas" My 40, O 33; "10 Tell Why They Joined the Movement" Ap 26

United Good Neighbors Assn. FCU: "Letters" D 44

United Methodist Ministers CU: "Here's What We Think" N 30

United Planning Organization: "Northeast D.C. Finds Out What Hospitality Is All About" N 41

U. S. Bureau of Federal CUs: "A Look Back: CUNA's 40th Anniversary" Ag 14

U. S. Central CU: "Annual Meeting News" Je 8; "CU News" F 17, Mr 17, Je 15, N 16; "CUNA, Affiliates' Meeting Highlights" D 24; "Highlights From Quarterly Meetings" S 43, 44; "Richard Ayres Talks About the U. S. Central" S 16

U. S. 94th Congress: "Capital Events" D 19

U. S. Federal Trade Commission: "Capital Events" Ja 20; "CU News" Ja 15

U. S. House Banking and Currency Committee: "Capital Events" D 19

U. S. Joint Economic Committee: "Capital Events" D 20

U. S. League of Savings Associations: "CU News" O 15; "Essential Issues, Crucial Questions" Ja 13

U. S. Office of Economic Opportunity: "CU News" Mr 17; "New York League Taps Minority Groups" Jy 18; "Northeast D.C. Finds Out What Hospitality Is All About" N 41

U. S. Postal Service FCU: "Letters" S 12

U. S. Savings and Loan League: see U. S. League of Savings Associations

U. S. Savings Bonds: "CU News" Ja 16

U. S. Senate Banking, Housing and Urban Affairs Committee: "Capital Events" D 19

U. S. Senate, Subcommittee on Consumer Credit: "Un-Befuddling Prepaid Interest" Ja 39

U. S. Share Deposit Insurance Council: "CU News" D 13

United Way Agencies CU of Denver: "Letters" O 43, D 44

United Way Agencies FCU: "CU Camera" Ag 22; "Letters" O 43, D 44

Unity CU: "Barriers to Communications and Unity" N 10

University and State ECU: "CU Camera" O 23

University of Wisconsin CU: "Anatomy of a Budget" F 43

Uury, Floating Limit: "CU News" D 14

Utility Bill Payments: see Bill-Payment Service

Valley FCU: "CU Camera" My 29

Vance, Sharon Rae: "Here's What We Think" My 31

Vancouver City Savings CU: "CU News" My 15

Vande Moortel, Joe: "CU Camera" D 22

Variable Pension Plan: see CUNA Variable Pension Plan

Variable Rate Time Deposits: "CU News" S 21

Vaughan, Pam: "Cover"

Velasco, Cesar: "New York League Taps Minority Groups" Jy 18

Verkuilen, Michael A.: "CU News" Jy 20

Vermilion Savings & CU: "Student Program Adds to Vermilion's Work Force" Ja 22

Video Tape Course: "CU News" Je 16
 Virginia CU League: "CU News" Je 16; "Virginia Puts CU Story on Film" S 6
 Virginia CU Share Insurance Corp.: "Letters" D 44
 Vogel, Joann: "CU Camera" Ag 22
 Voltz, Phil: "Here's What We Think" N 32
 Volunteers, CU: "Barriers to Communications and Unity" N 11; "Here's What We Think" Jy 34, Ag 33; "Motivating and Training Volunteers" F 26; "Prestige, Power and Responsibility" My 6; "Should Credit Union Volunteers Be Paid?" My 30, O 32
 Volunteers, CU—Insurance Benefits: "Capital Events" Jy 21, Ag 20
 Volunteers, CU—Payment: "Here's What We Think" O 41, 42
 Von der Ohe, Robert: "CU News" My 16

W-2 Wage and Tax Statement: "I'd Like to Know" N 14
 Wage Earner Plan: "Letters" F 32
 Wage Garnishment: "I'd Like to Know" Je 53
 Wagner (C.H.) & Co.: "CU News" O 15
 Walberg, Herbert, Jr.: "Pilot Program Extends to State-Chartered CU's" D 26
 Walsh, Richard: "CU News" N 16
 Waldon, Bob, Jr.: "Bobby Butler to the Rescue" F 7
 Walker, Daniel: "CU News" My 15
 Wallace, John W.: "Doing Away with Co-makers" Je 42
 Walter Reed Army Medical Center FCU: "CU News" My 16
 Ward, Roger: "CU News" Jy 20
 Ward, Steven: "Let Youth Do It" O 25
 Ware, James: "CU News" Jy 20
 Washington, Walter: "Northeast D.C. Finds Out What Hospitality Is All About" N 42
 Washington CU League: "CU Camera" S 32
 Washington School Employees CU: "Some More Good Ideas" My 40
 Waterbury Connecticut Firemen's FCU: "CU News" D 14
 Watkins, E. K.: "Our First 50 Years" Je 51
 Watson, R. B.: "Serving Servicemen Overseas" Ja 26
 Wayne, Robert: "Here's What We Think" Ja 33, D 43
 Weatherley, Kenneth W.: "CU News" Je 15
 Weaver, L. G. "Jerry": "CU Camera" Ag 23, N 23; "CU News" Jy 20
 Webb AFB FCU: "CU News" Ap 14
 Wegner, Herbert G.: "About This Issue" Ag 5; "ACUW at the Crossroads" Jy 44; "Annual Meeting News" Je 9; "Capital Events" S 19, O 19; "CU Camera" Jy 41; "CU News" F 17, Mr 17, Ap 13; "CUNA Briefs Press on Funds Transfer" D 28; "Four Goals for U. S. Credit Unions" O 12; "A Look Back: CUNA's 40th Anniversary" Ag 12; "NAFCU Withdraws From Talks" Mr 6; "NAFCU Focuses on Lighthouse" Jy 30; "Northeast D.C. Finds Out What Hospitality Is All About" N 44; "Operations/Predictions" Ag 53; "Small CU Section" D 32; "10 Tell Why They Joined the Movement" Ap 27; "With a Little Help From Friends" Ag 48
 Weiler, Louis G.: "Frances Habern Has Her Place in History" Jy 28

Weinberger, Caspar: "CU News" Ja 16
 Weinstein, Bert: "Small CU Section" Ja 24, Mr 24, Je 22
 Welch, Mike: "CU News" F 18
 Wells, Elizabeth: "ACUW at the Crossroads" Jy 43
 WEPCO FCU: "CU News" N 15
 Werkmeister, Hans: "CU News" D 13
 West, Leonard B.: "Annual Meeting News" Je 6; "CU News" Ja 15
 West Hartford CU: "CU News" F 17
 Western Electric EFCU: "Some More Good Ideas" Je 29
 Western Maryland Chapter: "CU News" D 14
 Wexler, Sidney B.: "Highlights From Quarterly Meetings" S 44
 Wheaton, Ernest A.: "CU News" Ag 18
 Whipple, M. H. (Mack): "Here's What We Think" My 31
 White, Harry E.: "Bobby Butler to the Rescue" F 7; "Tornado Kills Manager in Ohio" My 26
 White, Marvin E.: "Here's What We Think" My 32
 White, Robert: "CU Camera" Mr 27
 White, William O.: "Doing Away With Co-makers" Je 43
 Whiston, Ira: "CU News" S 21
 Whittier Citizen CU: "Small CU Section" Ja 24
 Wholesale Purchasing: "Wholesale Purchasing for Members" F 9
 Wierton Steel Works EFCU: "CU Camera" D 23
 Wierton-Wellsburg (W. Va.) Chapter: "CU Camera" Mr 26
 Wigzell, Adeline: "Small CU Section" Ag 26
 Wiley, Albert L.: "CU Camera" D 22
 Williams, Jim R.: "CU Camera" N 23; "Here's What We Think" O 41, D 43; "New CU's Don't Need \$1 Million Potential Within 5 Years" Ag 32; "What's Ahead in the MH/RV Loan Market" Mr 14
 Williams, Lawrence G.: "CU News" Mr 17
 Williams, Richard: "CU Camera" Ag 22
 Williamson, Delores: "Some More Good Ideas" My 39
 Williamson, William L.: "Prestige, Power and Responsibility" My 8; "Should Credit Union Volunteers Be Paid?" My 31
 Willie, Frank: "CU News" S 21
 Willson, Robert A.: "CU News" Jy 19
 Wilson, Gherstein: "Northeast D.C. Finds Out What Hospitality Is All About" N 41
 Wilson, Wanda: "Money Is Power" Jy 13
 Wilson CU: "Some More Good Ideas" Ap 30
 Winchester, Harold P.: "A Look Back: CUNA's 40th Anniversary" Ag 12
 Winder, Ned: "The Building Story Goes On" F 40
 Windsor Community CU: "CU Camera" O 23
 Winnipeg Jets Hockey Club: "CU News" S 22
 Wiring Funds: "Some More Good Ideas" My 40
 Wisconsin CU League: "CU News" F 18, Ap 14, My 16
 Wishart, Tom: "CU News" Jy 19
 Wolter, Gary B.: "CU News" Ag 18; "Highlights From Quarterly Meetings" S 44
 Women: "Letters" S 12; "Money Is Power" Jy 13; "Women Are Chipping Away the Myths" Jy 6
 Women—Employment: "Sex, Credit and Credit Unions" Jy 26
 Women—Equal Rights: "I'd Like to Know" Jy 45; "Sex, Credit and Credit Unions" Jy 26

Women, CU: "ACUW at the Crossroads" Jy 42; "Capital Events" Ag 20; "CU Camera" O 22; "CU News" Ag 17, 18; "Frances Habern Has Her Place in History" Jy 28; "Gir Friday Club" Jy 44; "Here's What We Think" S 12, O 42; "Letters" Mr 30, N 34; "Women Are Not Being Treated Fairly" Jy 32
 Women Managers: "Letters" My 32
 Woodcock, Leonard: "CU News" D 14
 Wooten, Clifford A.: "10 Tell Why They Joined the Movement" Ap 29
 World Council of CU's: "CU News" F 18, Je 16; "CUNA, Affiliates' Meeting Highlights" D 25; "A Look Back: CUNA's 40th Anniversary" Ag 14; "More Annual Meeting Photo Coverage" Jy 25; "With a Little Help From Friends" Ag 49
 World Extension: see Credit Unions—World Extension
 Worldwide Foundation for CU's: "CU Camera" D 23; "CU News" Ag 18
 Wray, Clyde: "Money Is Power" Jy 15
 Wray, Gerald: "The Building Story Goes On" F 40
 Wray, M. O.: "Letters" Mr 31; "More Annual Meeting Photo Coverage" Jy 25
 W.T.E.T. Hospital ECU: "CU News" Ap 14
 Wynter, Dana: "CU Camera" D 23
 Wyoming CU League: "Letters" Jy 34
 Wyse, Nora G.: "Letters" S 12

Xerox EFCU: "CU Camera" My 28

Young, Coleman A.: "CU News" F 18, Ag 18
 Young, Gary: "The Building Story Goes On" F 40
 Young, Richard: "CU News" F 18
 Young, Robert P.: "CU Camera" Ag 23
 Young, Sanford K.: "The Building Story Goes On" F 40; "Here's What We Think" F 31
 Young, William E.: "CU Camera" Ap 22
 Youth: "CU News" My 16
 Youth Accounts: "Some More Good Ideas" O 32
 Youth Employment: "I'd Like to Know" Mr 22
 Youth Involvement Board: see National CU Youth Involvement Board
 Youth Programs: "Can You Afford Not to Involve Youth?" S 23; "CU Camera" Jy 40; "CU News" D 14; "Here's What We Think" Ap 43; "I'd Like to Know" F 38; "Let Youth Do It" O 24, N 34; "NAP Focuses on Lighthouse" Ja 30; "Some More Good Ideas" Ap 31, My 39; "To Keep Youth, Get Them Involved" S 29; "Two Views on Lending to Youth" S 30; "Virginia Puts CU Story on Film" S 6; "Where Are the Genuine Opportunities for Youth Involvement?" F 30; "YIB Has the Why and How To" O 26; see also Student CU's
 Yrizarry, Rosa M.: "CU Camera" S 32

Zawacki, R. J. "Rick": "Here's What We Think" S 12
 Ziedman, Heywood: "CU Camera" O 23
 Zieske, Margie: "CU Camera" N 22
 Zimmerman, Robert: "Rhode Island Reports a Mixed Experience" My 55



PRINTED IN U.S.A.

